DOCUMENT RESUME

ED 195 634 CE 023 485

TITLE The High School Student as Worker/Consumer: A Workbook.

INSTITUTION New York City Board of Education, Brooklyn, N.Y. Div. of Curriculum and Instruction.

SPONS AGENCY Bureau of Occupational and Adult Education (DHEW/OE), Washington, D.C. Office of Consumers' Education.

PUB DATE 79

NOTE 127p.

EDRS PRICE MF01/PC06 Plus Postage.

DESCRIPTORS Budgeting: *Career Planning: Clothing: *Communication Skills: *Consumer Education: Consumer Protection: Costs: Food: Goal Orientation: Health Services: Home Furnishings: Housing: Job Search Methods: Learning Activities: *Mathematics: *Money Management: *Purchasing: Recreation: Secondary Education: Social Services: Transportation: Vocational Education: Workbooks

ABSTRACT

This workbook provides information and exercises to help high school students become educated consumers and prepare them for consumer responsibilities in the world of work. It is intended to help them develop an alert consumer outlook by sharpening mathematics and communication skills and helping them make decisions based on a sense of the value of things. Each of the ten chapters deals with a specific area in consumer education and contains important information relating to that subject as well as exercises/activities related to that information. Chapter titles are (1) Finding out about Yourself as a Consumer: (2) Understanding Your Paycheck, Managing Money, and Learning about Available Social Services: (3) Getting the Most for Your Food Dollars: (4) Getting the Most for Your Clothing Dollars: (5) Finding and Financing Suitable Housing and Home Furnishings: (6) Getting the Most for Your Health Dollars: (7) Buying Transportation: (8) Financing Leisure Activities: (9) Investigating Consumer Protection and Redress: and (10) Planning for the Future. At the back of the workbook is a glossary of some words used in the book and a list of reference materials. (YLB)

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THE HIGH SCHOOL STUDENT AS WORKER/CONSUMER:

A WORKBOOK

CE 023 485

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FOREWORD

The past decade has witnessed great changes in the educational climate throughout our nation. Reflecting the continuing increase in inflation and economic cutbacks of the '70's, the needs of the consumer are greater than ever.

Recognizing these needs, the Federal government established the Youth Employment Training Program (YETP) to enable students to gain a foothold on the economic ladder. Toward meeting this goal, a special project entitled Linkage of Consumer Education with the Youth Employment Training Program was funded to help you become more knowledgeable consumers. This workbook, The High School Student as Worker/Consumer, was prepared as part of the Linkage project. It will help you to develop an alert consumer outlook by sharpening your mathematics and communication skills and by helping you to make decisions based on a sense of the value of things.

It is hoped that the information and exercises in The High School Student as Worker/Consumer will not only make you an educated consumer but also will prepare you for consumer responsibilities in the world of work.

The High School Student as Worker/Consumer: A Workbook was developed under a grant from the U.S. Office of Consumers' Education.

ACKNOWLEDGMENTS

The consumer education workbook, *The High School Student as Worker/Consumer*, was prepared as a project of the Center for Career and Occupational Education of the Division of Curriculum Instruction, George R. Quarles, Chief Administrator.

Anthony Baldino, Project Director, Adult Coordinating Unit, and Dr. Shirley E. Greenwald, Resource Specialist, Linkage of Consumer Education With the Youth Employment Training Program, both of the Center for Career and Occupational Education, provided overall supervision of the project. Helen Tarail, Coordinator, Linkage of Consumer Education With YETP, coordinated development and production of the workbook.

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The cooperation of the following programs is gratefully acknowledged:

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Youth Employment Training Program, Michael Racanelli, Project Director

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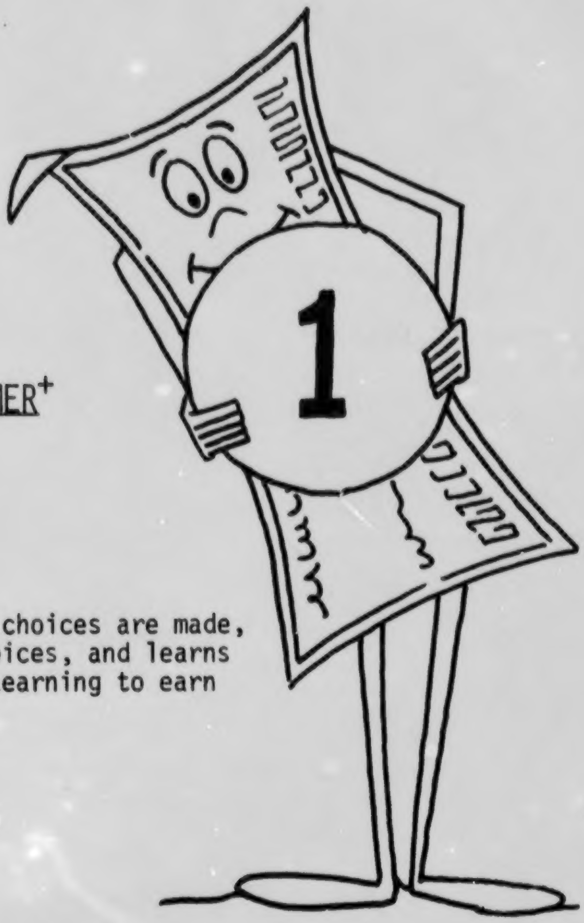


FINDING OUT ABOUT YOURSELF AS A CONSUMER+

The alert consumer understands why purchasing choices are made, seeks maximum information to make the best choices, and learns what is available to protect these choices. Learning to earn demands that you learn to spend wisely.

Chapter Highlights

Introducing The High School Student As Worker/Consumer: A Workbook

Using the Workbook

Seeing Yourself as a Consumer

Recognizing Influences on Your Spending

Making Consumer Choices+

Determining the Real Price of Consumer Purchases

Being a Consumer with Special Needs

INTRODUCING THE HIGH SCHOOL STUDENT AS WORKER/CONSUMER: A WORKBOOK

Recently the Federal government created the Youth Employment Training Program (YETP) to give you training and experience in working and making money. As part of this program, a consumer education grant from the Department of Health, Education and Welfare provided the funds for this workbook project, linking it with YETP, to help you solve some of your consumer problems.

As a young adult, you have already formed ideas about your lifestyle and goals. The aims of this workbook are to make you aware of why you make decisions, how you can select the choices that are best for you, and how to ensure your rights$^+$ as a consumer.

When you use goods and services, you become a consumer. The amount of money you earn may be limited, but the range of goods and services you can buy with your earnings is limitless. Therefore, you must make decisions about which goods and services to buy with your earnings.

- List ten things you would like to buy with your wages.

1. ______________________ 6. ______________________

2. ______________________ 7. ______________________

3. ______________________ 8. ______________________

4. ______________________ 9. ______________________

5. ______________________ 10. ______________________

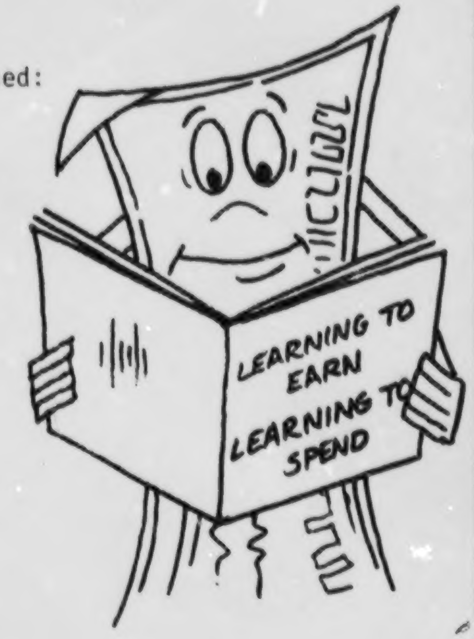
- Study your list and divide it into two parts as follows:

What You Need	What You Want
______________________	______________________
______________________	______________________
______________________	______________________
______________________	______________________
______________________	______________________

> Deciding between what you must buy and what you would like to buy is often difficult. You will soon discover that there are many things to think about before you make purchases.

- Check one or more of the following problems you have faced:

☐ Whether to spend or to save
☐ How to choose between two brands of the same product
☐ How much to buy
☐ Whether or not to buy
☐ Whether to pay cash or buy on credit



Making money gives you the special responsibility of learning how the marketplace+ works and how to make purchasing choices which are right for you.

USING THE WORKBOOK

The exercises you have just worked on are the first of many activities which you will complete in this workbook. Information to help you carry out the activities will be given to you in several ways. Each chapter deals with a specific area in consumer education and contains important information relating to that subject. At the back of the workbook there is a glossary* (a small dictionary defining terms used in the book) and a list of reference materials. You will also be furnished with a kit of booklets, pamphlets, and other materials which will be yours to keep. This will continue to be a valuable source of information for you long after you have completed this course in consumer education.

Consumer information resources are also available in your class, school, or local library. In addition, you will be attending special workshops and participating in classroom experiences. Through these activities, you will begin to develop mathematics, communication, and other skills which are the necessary tools of the educated consumer.

- Check the types of information you expect to obtain from this workbook:

☐ Maximum information about how to make purchasing choices.
☐ Sources of information about purchasing and how to use the information.
☐ Government regulations protecting the consumer.
☐ Skills to help you complain and get satisfaction.
☐ Understanding of yourself and why you spend money.
☐ Knowledge of how the marketplace+ operates.
☐ Understanding of your place in the economic system.

---

*Words and phrases defined in the glossary are followed by a raised cross+.

- Are there other consumer skills which you would like to sharpen? List them here.

1. ______________________________
2. ______________________________
3. ______________________________
4. ______________________________
5. ______________________________

- From the following list of consumer skills, check those that apply to disabled+ persons.

Ability to determine needs ___
Ability to check resources+ ___
Ability to comparison shop+ ___
Ability to consider alternatives ___

- Explain why you may not have checked any item(s).

____

____

SEEING YOURSELF AS A CONSUMER

> Money means different things to everyone. For some it means power; for others, security, or a path to fun and pleasure.

Determining Your Attitude About Money

- Read the following statements of attitudes toward money. Then check the box to the right of each statement which best states your attitude.

	Agree	Disagree	Undecided
People who work with their heads do more important work than people who work with their hands	☐	☐	☐
Consumers have no choice in the marketplace	☐	☐	☐
Intelligent consumers find out all they can about items before buying them	☐	☐	☐
The only importance of work is to provide money for yourself and your family	☐	☐	☐

	Agree	Disagree	Undecided
All Americans, even if they do not work, deserve a fair share of goods and services produced	☐	☐	☐
Money is the most important thing to consider in choosing a job	☐	☐	☐
The main purpose of a budget^{+} is to save money	☐	☐	☐
Only the breadwinner^{+} in a family needs life insurance	☐	☐	☐
Consumers should be as concerned about costs when on vacation, as they are at home	☐	☐	☐
Consumer rights are of little interest to business and government	☐	☐	☐

Think about these attitudes some people have toward money:

Money is to be used purposefully, not carelessly.

Money should be used for pleasure-giving activities and comforts, as well as necessities.

Money is to be regarded with indifference; what it can buy is unimportant compared with the joys of nature, which are free.

- Write about your attitude toward money here.

RECOGNIZING INFLUENCES ON YOUR SPENDING

Buying requires you to make choices. Your choices are influenced by your attitude about money, your family, your values+, your friends, changing social patterns, mood, credit+, advertising, and the economy.

What part do family and friends play in the way you spend money?

- Think of something you purchased recently, and note it here. ______________________
- Write the three most important reasons for making the purchase.

1. ____

2. ____

3. ____

- Which other reasons were there for your choice? Ask yourself these questions, and answer by checking either Yes or No.

	Yes	No
Did you shop alone?	___	___
Did you ask for advice from family or friends?	___	___
Does a friend have the same item or one like the item you bought?	___	___
Were you encouraged to make your own decision?	___	___
Did you get information about the item from the media+?	___	___

> Most of us want to belong, to be part of a group. To be accepted by others in the group, you are likely to adopt many of their ideas. Consequently, you may spend your money on the same items as the rest of the group.

People see the marketplace from different viewpoints, based upon their experiences, and their values often affect their behavior as consumers.

- To find out if you really value something, first ask yourself:

  Did I choose it freely?

  Did I select it from among other choices?

  Did I realize what the result of making my choice would be?

- Then ask yourself:

  Do I feel good about my choice?

  Do I plan to keep and use the item chosen?

  Am I proud enough of my choice to show it to my friends?

  When I have to make a similar purchase, will I choose the same item?

Making Consumer Choices

Deciding what is important will help you to determine how to spend your money.

- Consider carefully items which you want because they are important to you. List five things to buy, do, or work for, such as clothing, sports equipment, or a trip.

  1. ____________________
  2. ____________________
  3. ____________________
  4. ____________________
  5. ____________________

- Now pretend that upon further consideration you can have only three of the items listed. Note the three here.

  1. ____________________
  2. ____________________
  3. ____________________

- Now pretend that you must give up all choices except one. List it here.

  ____

- If you were to start this exercise again, what changes (if any) would you make in your first list?

  ____

  ____

> Those items quickly dropped are the ones which you probably don't value or consider important. If something is really important, you will resist dropping it.

DETERMINING THE REAL PRICE OF CONSUMER PURCHASES

You may know how much it costs in dollars and cents to buy a new coat, but have you ever stopped to consider how much it costs in time? Energy? Work hours? In what you give up in order to buy it?

- List two recent purchases which you made. Then fill in their approximate cost, and determine how many hours of work it took you to pay for those articles or services.

Goods/Services Purchased ($25.00 or More)	Cost	Your Hourly Wages	Hours Worked to Pay for Purchase
Example: Winter Coat	$150	$3.00	50
1.			
2.			

> Although you can get the goods and services you desire with money, wise use of other resources, such as time and energy, can enable you to obtain many things.

- Determine the actual cost of one purchase noted above.

List price of item . . . . $________

Sales Tax . . . . $________

Credit Cost (if charged) . . . . $________

Total cost of purchase . . . . . . $________

- The consumer in the marketplace must first go through a series of steps called the buying process+. Review your knowledge of each step in the process by checking the boxes which best describe your approach to purchasing.

Before buying I	Sometimes	Always	Never
Ask myself if the item or service is necessary	☐	☐	☐
Know where to find it	☐	☐	☐
Shop around	☐	☐	☐
Know the cost and consider that the price is fair	☐	☐	☐
Know how long the item should last	☐	☐	☐
Know if the seller is reliable	☐	☐	☐

	Sometimes	Always	Never
Am aware of how much extra service and repair may be needed	☐	☐	☐
Find out what the warranty+ covers	☐	☐	☐
Add the cost of expected repairs and know where replacements for parts may be purchased	☐	☐	☐
Seek advice from an expert	☐	☐	☐

A wise consumer can get the best value for money if the consumer

Understands the reason for buying

Gets as much information as possible before making purchases

Learns how to fight for consumer rights in the marketplace

Waiting and saving for some things you want may be necessary if you feel that these are important for your happiness and health, according to your lifestyle.

BEING A CONSUMER WITH SPECIAL NEEDS

Although every consumer is confronted by many problems in the marketplace, consumers with disabilities+ have additional needs which must be met.

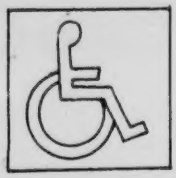
- Does the consumer who requires extra consideration because of a disability have the right to expect understanding and proper assistance? Yes ___ No ___
- Explain your answer ____

  ____
- What are three ways in which a deaf or hearing-impaired person can learn about available products and services?

  1. ____
  2. ____
  3. ____
- What does this symbol mean to you?

  ____

  ____



RATING YOURSELF AS A CONSUMER

Fill in the blank spaces to complete these sentences.

1. You are called a consumer because ______________________________

____

2. ______________________ is a service you can buy with your money.

3. A wise consumer must consider ______________________________ before making a purchase.

4. Money is important to me because ______________________________

____.

Draw lines to connect opposites in Columns A and B.

	Column A	Column B
5.	To buy	Buy on impulse
6.	Buying for cash	Buy later
7.	Buy now	To save
8.	Shop around	Using credit

Answer True or False.

9. An informed consumer asks whether an item is washable or must be drycleaned.

True ☐ False ☐

10. A disabled consumer deserves proper assistance in making purchases.

True ☐ False ☐

2

UNDERSTANDING YOUR PAYCHECK+, MANAGING MONEY AND LEARNING ABOUT AVAILABLE SOCIAL SERVICES+

The informed consumer understands the importance of managing the paycheck. Having control over the way money is spent is one way of controlling your life.

Chapter Highlights

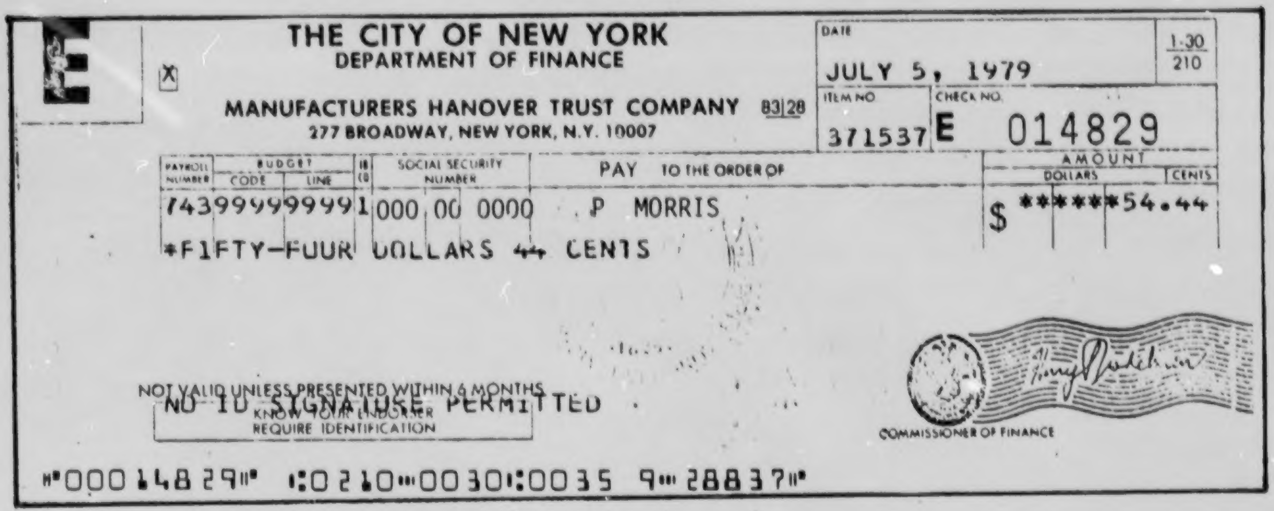
- Reviewing Your Paycheck
- Banking
- Budgeting Your Money
- Using Credit
- Buying Insurance
- Understanding Social Services in New York City

REVIEWING YOUR PAYCHECK

The paycheck which you receive for your work comes in two parts: the check and a stub+.

- Study the sample paycheck here.

Sample Paycheck



THE CITY OF NEW YORK
DEPARTMENT OF FINANCE
MANUFACTURERS HANOVER TRUST COMPANY 83|28
277 BROADWAY, NEW YORK, N.Y. 10007

DATE JULY 5, 1979
1-30 / 210
ITEM NO 371537
CHECK NO. E 014829

PAYROLL NUMBER | BUDGET CODE | LINE | SOCIAL SECURITY NUMBER | PAY TO THE ORDER OF | AMOUNT DOLLARS CENTS
743999999991 000 00 0000 P MORRIS $ ******54.44
*FIFTY-FUUR UOLLARS 44 CENTS

NOT VALID UNLESS PRESENTED WITHIN 6 MONTHS
KNOW YOUR ENDORSER
REQUIRE IDENTIFICATION
NO ID SIGNATURE PERMITTED

COMMISSIONER OF FINANCE

⑈000148 29⑈ ⑆0210⑉0030⑆0035 9⑉28837⑈

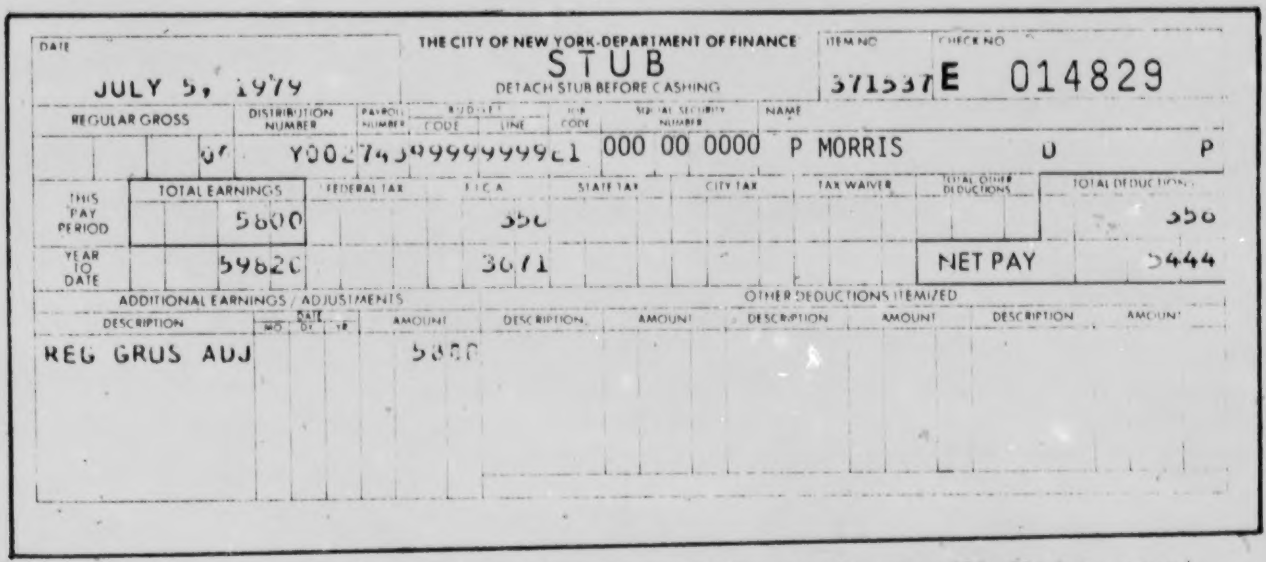
This is the part of the paycheck which you cash.

The amount of money you receive when the check is cashed is called your NET INCOME+ or NET PAY.

The employee has earned $58.00 but the amount paid is only $54.44.

- How much money has been deducted from the employee's total wages? $ ____________

Sample Paycheck Stub



DATE JULY 5, 1979
THE CITY OF NEW YORK-DEPARTMENT OF FINANCE
STUB
DETACH STUB BEFORE CASHING
ITEM NO 371537
CHECK NO E 014829

REGULAR GROSS 07 | DISTRIBUTION NUMBER Y002 | PAYROLL NUMBER / BUDGET CODE / LINE / JOB CODE 74399999999[illegible]1 | SOCIAL SECURITY NUMBER 000 00 0000 | NAME P MORRIS D P

	TOTAL EARNINGS	FEDERAL TAX	F.I.C.A.	STATE TAX	CITY TAX	TAX WAIVER	TOTAL OTHER DEDUCTIONS	TOTAL DEDUCTIONS
THIS PAY PERIOD	5800		350					350
YEAR TO DATE	59820		3671				NET PAY	5444

ADDITIONAL EARNINGS / ADJUSTMENTS

DESCRIPTION	DATE MO.	DY.	YR.	AMOUNT
REG GROS ADJ				5800

OTHER DEDUCTIONS ITEMIZED

DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT

The stub is the part which you keep for your records. On it you will find a record of the deductions+ from your total salary.

The stub tells you what your gross income$^+$ is and where the deductions go.

The stub also repeats your net income and often tells you the payroll period$^+$.

- To find out what your total deductions are, look at your most recent paycheck stub. Fill in the spaces below:

Enter your Gross Income. $ ________

Enter your Net Income. - $ ________

Subtract the Net Income from the Gross Income.

Total Deductions $ ________

Many kinds of deductions are taken from your gross income. Some deductions which may appear on your stub are:

FICA$^+$ - The Federal Insurance Contribution Act (FICA) is another name for Social Security. This insurance is paid by you and your employer in equal amounts. Social Security is available to you in case of disability or upon retirement.

Federal Tax - Money used to support nationwide services.

State Tax - Money used to support state services.

City Tax - Money used to support city services.

Organization Dues - Money paid to your union.

Other - Money paid for hospital insurance, bonds, company savings plan, pension, and other reasons.

Most of these deductions are taken out of everyone's paycheck. For example, you pay installments on your taxes every payday so that you will not have to pay a large tax bill at the end of the year. Once a year you must file an income tax report. Any overpayment of taxes which you may have made will be refunded to you, but if your contributions are not enough, you will have to pay the difference.

When starting a new job, you must fill out a W-4$^+$ form which lists your dependents. That is how your employer knows how much to deduct from your paycheck for taxes.

BANKING

Depositing Your Paycheck in a Savings Account

When your money is deposited in a savings account, you are protected in two ways:

1. The money is in a safe place.
2. The Federal government insures you against losing your money if the bank fails. This insurance is represented by the initials FDIC[+] displayed at the bank.

All banks are not the same.

Two of the most widely-used kinds of banks are savings banks and commercial banks. Recent banking regulations make it possible for both types of banks to offer almost the same services. Now you can have a savings account and a checking account at the same bank.

You don't have to have a large income to take advantage of the services banks offer. For instance, you may be able to cash your paycheck in a bank at no charge, even if you don't have an account.

- Where do you cash your check? ______________________________

	Yes	No
- Do you have to pay for this service?	☐	☐

Visit the "New Accounts Department" at three banks in your neighborhood. Find out what their rates of interest[+] are, and check the services they offer. Some services are: cashing your paycheck, opening a free checking account, and lending you money.

- Fill in the appropriate lines:

	Name of Bank	Address	Rate of Interest	Services
1.				
2.				
3.				

- Which bank would you choose? ______________________________

Why? ______________________________

You earn interest on your money because the bank uses the money. The bank lends your money and charges the borrower for its use.

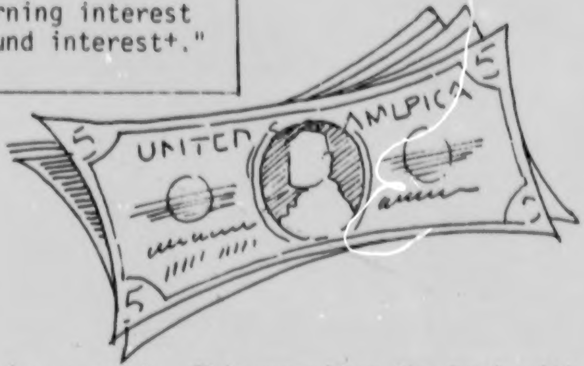
- If you keep $50 in your savings account and the interest rate^{+} is 5½%, how much will you have in your account at the end of the year?

$50 x .055 = $ __________

- How much will you have at the end of two years?

$ x .055 = $ __________

> You get more because you are now earning interest on interest. This is called "compound interest^{+}."



How Do You Open a Bank Savings Account?

When you open a savings account, you must sign a card. This provides the bank with a sample of your signature. You are assigned an account number which you must use whenever you do business with the bank. You open your account when you make your first deposit.

- You opened an account with your paycheck. Fill out the sample deposit slip below, using the account number 107338-5.

DEPOSIT

BOOK No ____________

NAME ON PASSBOOK

ADDRESS

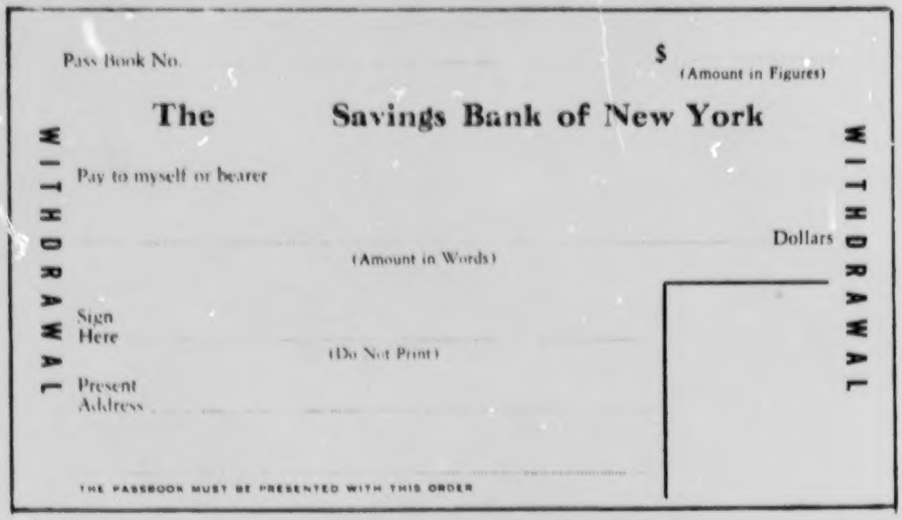
THE SAVINGS BANK OF NEW YORK

	DOLLARS	CENTS
BILLS		
COIN		
COUPONS		
CHECK		
"		
"		
"		
"		
TOTAL		

DEPOSIT

You are free to withdraw^{+} your money whenever you wish.

- To withdraw $44.75, fill out the sample withdrawal slip, using the same account number as before.



Pass Book No. $ (Amount in Figures)

The Savings Bank of New York

WITHDRAWAL

Pay to myself or bearer

Dollars

(Amount in Words)

Sign Here

(Do Not Print)

Present Address

THE PASSBOOK MUST BE PRESENTED WITH THIS ORDER

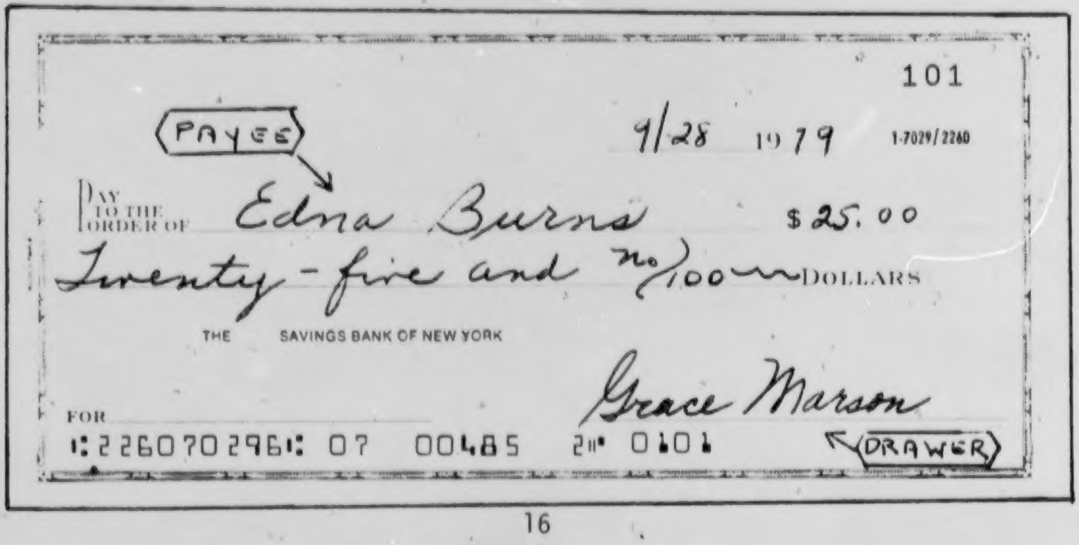
How Do You Keep A Checking Account?

- Talk to someone who has a checking account, and ask what the advantages and disadvantages are. List them below:

Advantages	Disadvantages

- Learn how to cash checks. Study the front and back of the sample check.

Front of Check



101

PAYEE

9/28 1979 1-7029/2260

PAY TO THE ORDER OF Edna Burns $25.00

Twenty-five and no/100 DOLLARS

THE SAVINGS BANK OF NEW YORK

FOR

Grace Marson

⑆226070296⑆ 07 00485 2⑈ 0101

DRAWER

Back of Check

Pay to the order of
Countrybank of N.Y.
For Deposit Only
Edna Burns
19853

Endorsement⁺

- Fill in the sample bank check below, making it payable today for $2.50 from you to Disco Records. Show how Disco Records would endorse it.

108

________ 19____ 1-7029/2260

PAY TO THE ORDER OF ______________________ $________

______________________________________ DOLLARS

THE SAVINGS BANK OF NEW YORK

FOR ____________ ____________

⑆226070296⑆ 07 00485 2⑈ 0108

Endorsement

Keep a record of the check written to Disco Records on the check stub (or on pages provided for record keeping in your checkbook.)

NO. 108 DATE ______ 19____ $______

PAY TO ______________________

☐ TAX ITEM FOR

$ 49	00	AMOUNT FORWARD
		" DEPOSITED
		" BALANCE
		" THIS CHECK
$		AMOUNT FORWARD
		" DEPOSITED
		" BALANCE
		" THIS CHECK
$		AMOUNT FORWARD

The bank statement+ helps you keep your records straight. Each month the bank sends a report which shows:

1. The amount of money in your account at the beginning of the month (opening balance.)
2. The amount of money you deposited.
3. The total amount of the checks you wrote.
4. The new balance at the end of the month.

> The bank's balance and your checkbook balance may not be the same. You may have written some checks that were not cashed or made deposits after the bank statement was written. You have to check out these items. Instructions for doing this are written on the back of the bank statement.

Here are five simple steps to help you match your balance with the bank balance:

1. Arrange the checks the bank sent back according to number.
2. Check them off on the check stubs.
3. List the amounts of the checks not returned to you with the statement (including any left over from previous months.) Add them up.
4. Deduct this amount from the bank's opening balance.
5. Add any deposits you made that the statement does not show to the closing balance (or last amount) shown on the bank statement.

If your balance and the bank's still do not agree, you may have been charged for some special service. If so, deduct this amount from your checkbook balance.

BUDGETING YOUR MONEY

How Do You Prepare a Budget?

- Define the word budget. ______________________________

____

____

Plan a weekly budget.

- First, list your fixed expenses on the form given here. Then list your variable weekly expenses.

Fixed Expenses

	Monthly Expenses	Weeks Per Month	Weekly Cost
Food	________	________	________
Rent	________	________	________
Electricity	________	________	________
Gas	________	________	________
Telephone	________	________	________
Medical	________	________	________
Loans	________	________	________
Other	________	________	________
		Total	$________

Variable Weekly Expenses

Carfare . . . . ________
Lunch, Snacks . . . . ________
Clothing . . . . ________
Medical . . . . ________
Dry Cleaning . . . . ________
Newspapers, Magazines . . . . . ________
Entertainment . . . . ________
Gifts . . . . ________
Other . . . . ________

Total $________

- How much of your net salary is left for variable expenses?

Net Weekly Income $__________
Fixed Weekly Expenses - __________

Amount left for Variable Expenses $__________

If the amount left for variable expenses is not enough, review your figures. You may be able to cut expenses by practicing more economical ways of buying and preparing foods, and in the use of the telephone and electricity. Review your variable expenses. Are you allowing more than you can afford for gifts and entertainment?

A budget helps you to see where you are spending your money. It also helps you to figure out how you can spend less and have something left over for savings and major expenses.

- For one week, keep a written record of every cent you spend. What is your weekly total? $__________

- For each fixed or variable item, label a separate envelope. Place the sum of money you budgeted for each item in the envelope. Keep a record of the amount you add or remove from each envelope on the envelope as a daily record of how your money is spent.

USING CREDIT

You buy on credit when you:

- Use your credit card
- Use your charge account
- Buy on the installment plan
- Use collateral+ to borrow from a pawnbroker
- Borrow cash from a finance or loan company
- Mortgage your home
- Get a personal loan from a friend or relative

- Can you think of other ways of buying on credit? List them here.

____

____

- Have you or someone you know ever used credit? ____________________

- List some advantages and disadvantages of using credit.

Advantages	Disadvantages
____________________	____________________
____________________	____________________
____________________	____________________

- If you buy a radio costing $89.90 on credit and agree to pay for part of it every month for one year at an interest rate of 1½% a month,

How much interest will you pay per year? ____________%

How much will the radio cost you?

Selling Price $____________

Interest __% x $____________

Sales Tax $____________

Total Price $____________

All interest rates are not the same.
All credit agreements are not the same.

You can save money by shopping for credit and comparing costs.

The government protects you. The Truth-in-Lending Law says that if you buy on credit, you must be told what the finance charge+ is and what the rate of interest is. Do not sign credit agreements unless these figures are listed and you understand what you are signing.

BUYING INSURANCE

- Life insurance is one of many kinds of insurance. Why do people buy life insurance?

1. ____________________

2. ____________________

- List three other kinds of insurance you know about.

1. ____________________

2. ____________________

3. ____________________

- Talk to someone who has an industrial+ life insurance policy for which payments are made to an insurance agent who comes to the insured person's home. Ask the insured person to help you answer the questions below. Check the correct answers.

When are payments made?

☐ weekly
☐ monthly
☐ every three months
☐ once a year

If several payments are missed, what happens?

☐ the policy stops
☐ the person has no more insurance
☐ the money already paid is safe
☐ the money already paid is lost

Do you know anyone who gets insurance as a fringe benefit+ of a job?

☐ Yes ☐ No

UNDERSTANDING SOCIAL SERVICES IN NEW YORK CITY

- What are some social services available in our city?

Example: 1. Emergency Assistance for Adults (EAA)
2. ______
3. ______
4. ______

- How do you obtain social services if your family needs help?

Example: Food Stamps

______

______

______

- Use the booklet called How to Secure Help, and write the phone number to call for the:

NYC Department of Social Services, Human Resources Administration ______

Community Service Society, Budget and Credit Counseling Service ______

Disaster Services, American Red Cross in Greater New York ______

Medicare (for the elderly) ______

- Can Social Security benefits help the disabled before they reach the age of 65? How?

______

______

Possessing financial consumer skills are important assets when arranging for credit, buying insurance, and exploring available social services.

RATING YOURSELF ON MONEY MANAGEMENT

Are the statements below true or false? Check the correct box.

	True	False
1. Net income is the same amount as the money you get when you cash your check	☐	☐
2. The money you pay to borrow money is called the service charge	☐	☐
3. Checks can be cashed without an endorsement	☐	☐
4. The Truth-in-Lending Act is a Federal law that helps the consumer know exactly what credit costs.	☐	☐
5. A budget is a plan for using your paycheck to buy whatever your heart desires	☐	☐

Fill in the blanks with the missing words.

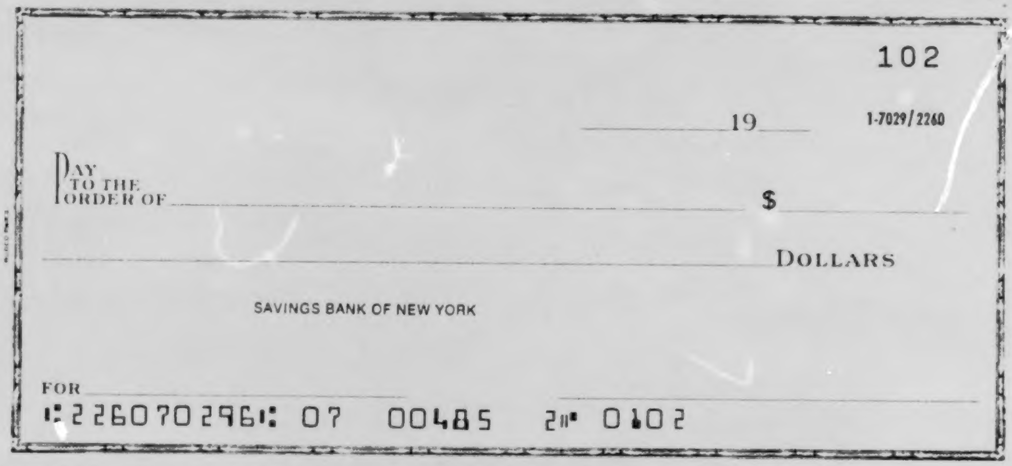
6. The finance charge is the ____________________ you are charged for credit.

7. Fixed expenses in a budget include ________________ and ________________.

8. The _________ is the part of your paycheck you save for your records.

9. ____________________ is a service which the bank offers.

10 a. Write the following check, pretending that it will be cashed today.



102

__________ 19____ 1-7029/2260

PAY TO THE ORDER OF ______________________________ $ ________

____ DOLLARS

SAVINGS BANK OF NEW YORK

FOR ________________ ________________________

:226070296: 07 00485 2" 0102

b. Why is it important to fill in every blank space? ______________________

____

3

GETTING THE MOST FOR YOUR FOOD DOLLARS

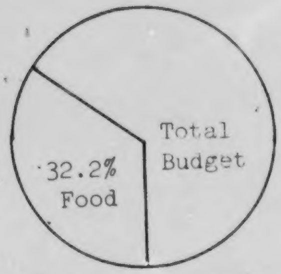
The informed consumer judges products, spends wisely, and selects items that will provide good nutrition⁺, while shopping for food.

MIL
A BUSHEL OF
GOOD HEALTH

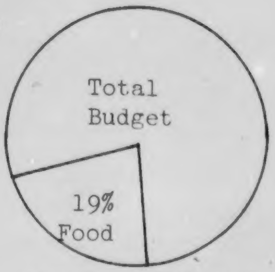
Chapter Highlights

- Figuring the Food Budget
- Choosing the Right Foods for Good Health
- Reviewing Your Food Budget
- Improving Your Shopping Know-How
- Understanding Consumer Protection Laws at the Food Market
- Learning the Truth About Health Foods
- Seeing Yourself as a Shopper
- Eating Out

FIGURING THE FOOD BUDGET



Low Income - $12,063



High Income - $34,252

Bureau of Labor Statistics Figures, Fall 1978

Comparison Between Low-Budget Family of Four and High-Income Family of Four in Metropolitan New York.

- Study the circles above and answer the following questions:

1. According to the percentages shown, if you earn $150 a week, how much money will you spend for food?

Gross Earnings+ (before deductions) $__________

Percentage x __________

Food Expense $__________

2. How much do you spend for food? $__________

3. What percent of your earnings is spent for food?

Food Expense $__________

Gross Earnings ÷ __________

Percentage __________

Do your arithmetic here.

4. How much money does a high income family spend for food?

Gross Earnings $______________

Percentage x ______________

Food Expense $______________

5. Which family spends a higher percentage of the budget for food? Check the correct answer.

High Income ______________

Low Income ______________

6. Which family buys more food?

High Income ______________

Low Income ______________

Because so many expenses must be met, low-income families often cut down on food spending. The more you know about nutrition, the better you may be able to cut down on costs without cutting back on good health.

BURGER PALACE

CHOOSING THE RIGHT FOODS FOR GOOD HEALTH

The United States Recommended Daily Allowances (USRDA)+ serve as a guide for the kinds and amounts of nutrients+ to be included in our daily diet. Planning a balanced diet+ comes with experience and a knowledge of foods.

- Why is nutrition a mystery to many people? ____

____

- To test your nutrition knowledge, tell whether the statements below are true or false.

	True	False
Margarine has fewer calories+ than butter	☐	☐
Whole grain foods are important because they provide fiber to aid digestion	☐	☐
The best way to lose weight is to skip breakfast	☐	☐
Cheap cuts of meat are less nutritious than expensive cuts	☐	☐
A wise consumer knows it is economical to use eggs, cheese, peanut butter, or dried beans in place of meat.	☐	☐
It is important to reduce the amount of salt, sugar, and fat we eat in order to protect our heart, teeth and general health.	☐	☐

- Where can you learn more about nutrition and meal planning? Check one or more sources from the list below:

From school classes ________
By reading newspapers and magazines ________
From friends and relatives ________
By reading a nutrition book or pamphlet ________
From cookbooks ________

Other sources: ____

____

Using a Food Guide to Help Select Meals for Good Nutrition

Food guides, like the "Basic 4[+]" or the "Star of Good Eating[+]" help you select foods necessary for a balanced diet. Foods are grouped according to the essential nutrients. No matter what your eating style is, choose foods from each group for every meal.

- Using "A Daily Food Guide" in the booklet Nutrition, select examples of foods for each category which you include in your daily diet:

	Examples	
Grains (whole or refined)[+]	oatmeal cereal	
Dairy products		
Fruits and vegetables		canned tomatoes
Fats and oils		
Protein-rich animal and vegetable foods	red beans	

- Which is your favorite protein food? ____________________________

- Which food group(s) was (were) not represented in the meals you ate yesterday?

____

Most of us enjoy what we eat. No matter what your family food style is, try to

Have variety in your diet
Eat moderate amounts of food
Lower your food costs
Limit the amount of refined, processed, and fatty foods
Eat more whole grains
Eat simple foods

$$\text{The payoff} = \begin{cases} \text{improved appearance} \\ \text{better health} \\ \text{weight control} \end{cases}$$

Planning Family Meals

- Think about the foods your family eats and when these foods are eaten. Answer these questions:

What do you eat for breakfast? ______________________________

What do you eat during your biggest meal of the day? ________________

____

What do you eat for lunch? ________________________________

If you eat between meals, or if you are a late-night snacker, what do you eat?

____

What is your favorite food for dinner? __________

How do you think you might improve your eating pattern?

____

Any meal pattern that suits your family is good if:

Meals are regular, including a good breakfast, and you have a variety of foods, such as vegetables and fruit, bread and whole-grain cereals, animal and vegetable proteins, and milk and dairy products.

REVIEWING YOUR FOOD BUDGET

By the end of the year, you will have eaten about 1,000 meals. If you are the person purchasing food and serving these meals, you should know the value of every dollar you spend.

> Shopping for food is a frequent and important expense in family living. Small savings on food bills add up to large amounts in a year.

The following affect your food budget. Check off whether each makes food costs go up or down.

	Up	Down
Inflation+	____	____
Planning meals ahead	____	____
Shopping with a list	____	____
Buying foods in season	____	____
Impulse buying	____	____
Entertainment	____	____
World conditions	____	____
Being a good cook	____	____
Eating away from home	____	____

	Up	Down
Shopping once a week	____	____
Using newspaper ads and coupons	____	____
Using leftovers	____	____
Using convenience foods+	____	____
Shopping when you are not hungry	____	____
Bad weather in the farm country	____	____

IMPROVING YOUR SHOPPING KNOW-HOW

Comparison Shopping

- List three ways comparison shopping is used as a way of saving money in your household.

Example: Buying store specials

1. ____________________

2. ____________________

3. ____________________

- List three methods of comparison shopping for food.

Example: Reading the supermarket flyer for specials

1. ____________________

2. ____________________

3. ____________________

- Select two food items you buy every week. Compare prices in two stores. Check off the best buy. ☑

Food Item	Price in Store #1		Price in Store #2	
Example: Chicken, whole broiler	$.49 per lb.	☑	$.59 per lb.	☐
1. ________		☐		☐
2. ________		☐		☐

- I used the following ways to check the prices:

Walked from store to store ☐

Checked the signs in the store windows ☐

Read the food ads in the newspaper ☐

Read the store flyers ☐

Other ____________________

Reading Labels

The Fair Packaging and Labeling Act is a law that requires that all food and nonfood products sold from state to state must include information to help you know more about what is in food sold.

- Paste a sample label from a food package here:

- List five things you learn from that label.

1. ________________________________

2. ________________________________

3. ________________________________

4. ________________________________

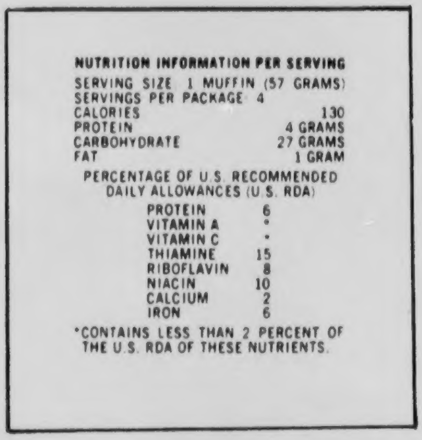
5. ________________________________

> The ingredient listed first weighs the most in the package or can. All others are listed in decreasing order of weight.

Nutritional^{+} labeling standardizes and states the percentages of a product's Recommended Dietary Allowances (RDA) of nutrients by stating the:

Size of servings
Number of servings
Amounts of various nutrients

Sample Label



NUTRITION INFORMATION PER SERVING

SERVING SIZE 1 MUFFIN (57 GRAMS)
SERVINGS PER PACKAGE 4

CALORIES	130
PROTEIN	4 GRAMS
CARBOHYDRATE	27 GRAMS
FAT	1 GRAM

PERCENTAGE OF U.S. RECOMMENDED DAILY ALLOWANCES (U.S. RDA)

PROTEIN	6
VITAMIN A	*
VITAMIN C	*
THIAMINE	15
RIBOFLAVIN	8
NIACIN	10
CALCIUM	2
IRON	6

*CONTAINS LESS THAN 2 PERCENT OF THE U.S. RDA OF THESE NUTRIENTS.

- Does the sample label given help you to:

	Yes	No
Count calories	☐	☐
Know which nutrients are in the food	☐	☐

Unit Pricing^{+}

Unit pricing helps the consumer to comparison shop in one store. By using the unit price information posted, it is possible to compare costs of different-sized packages of the same brand and also to compare the prices of the same size of different brands.

> The law requires that net weight^{+} or net volume^{+} must appear on every box, bag, or bottle label.

- Figuring unit pricing.

Divide the price by the unit.

$$\left(\frac{\text{Total Price}}{\text{Weight}} = \text{Price per unit}\right)$$

To figure unit costs, fill in blanks here.

	Weight on Label	Total Price	Unit Price (Price/Ounce)
Kellogg's Corn Flakes	8 oz.	.51	$\frac{.51}{8} = .063 = \$.06$
Kellogg's Corn Flakes	12 oz.	.71	$\frac{.71}{12} =$
A & P Corn Flakes	18 oz.	.85	

Which brand is the best buy: ____________________

Buying "Specials" and Using Coupons

You can save if you take advantage of specials and coupons.

> The careful and experienced shopper buys only those items which will be used.

- When is a "special" not a "special?" ____________________

____

- Where can you get discount coupons? Name three places.

1. ______________________________
2. ______________________________
3. ______________________________

- Answer True or False.

	True	False
You should buy new products if they are advertised with coupons.	☐	☐
Buy brand+ name couponed products, even though store+ brands may be cheaper.	☐	☐
Carry coupons with your shopping list.	☐	☐
Couponed items are always available in stores.	☐	☐

> Get a rain-check+ or comparable item if the store is out of a special or couponed item.

Store Brands

Some food items are packaged under a private label or store name.

Generic+ (No Frills) Food

Many food items have no brand name printed on the label. They have the same ingredients and are subject to the same labeling requirements as name brands and store brands.

- Taste-test+ canned sliced peaches or pears, and rate them on the checklist below. Make sure all cans are the same size.

	Brand A (Brand Name)		Brand B (Store Brand)		Brand C (Generic Brand)	
	Yes	No	Yes	No	Yes	No
Is the color attractive?	☐	☐	☐	☐	☐	☐
Are slices the same size?	☐	☐	☐	☐	☐	☐
Is the taste good?	☐	☐	☐	☐	☐	☐
Price	$______		$______		$______	

- Check the brand you would buy to serve as a dessert.

Brand A ☐ Brand B ☐ Brand C ☐

- Which brand is the best buy? ______________________________
- Is it easy to find generic brands in your neighborhood? Yes ____ No ____

Open Dating+

Dates or coded information are stamped on certain bakery, dairy, and grocery products. Look for these marks. They help insure product freshness.

- Where would you look for a date on a

  Loaf of bread? ____________________

  Container of milk? ____________________

  Container of cottage cheese? ____________________

Convenience Foods+

Convenience, prepared, or processed+ food has been available since bread was first baked outside the home.

- What are some of the prepared items that can be purchased in the supermarket? Name one food for each of four different categories:

	Category	Food
Example:	Package mix	Pound cake
1.		
2.		
3.		
4.		

- Answer the following:

  How does the taste of these foods compare to food which is home-cooked? __________

  Are these foods usually more expensive than home-cooked foods? Why? __________

  Why are you willing to pay more for a convenience food? __________

  What other products can you use in their place? __________

  What are some convenience foods available for disabled persons on special diets, such as diabetic persons? __________

Food Stamps+

Eligible families extend the food budget by using food stamps.

- What agency would you contact to find out if you are eligible? ____________________

____

Food stamps help families on limited budgets get enough food for good nutrition.

UNDERSTANDING CONSUMER PROTECTION LAWS AT THE FOOD MARKET

Protecting your consumer rights in the supermarket means more money for the food budget.

- Have you ever

	Yes	No
Been overcharged at the cash register?	☐	☐
Bought meat in a package which weighed less than the labeled amount?	☐	☐
Brought home spoiled dairy products, fruit, or groceries?	☐	☐
Found an advertised special sold out?	☐	☐
Been unable to read from the food weighing scale because it is blocked by a display?	☐	☐

Consumer protection laws benefit consumers in the food market. An alert shopper is aware that they exist and knows what to do when they are not complied with.

Federal and local regulations protect you against false advertising, short weighting+, misleading packaging and labeling, and other food-related frauds.

The Department of Consumer Affairs in New York City represents you. It will give you advice and guidance if you have a legitimate complaint as a consumer.

- Find the telephone number of the Department listed under "New York City" in the telephone directory. Write it here. ______________________________

- Pretend you bought a package of cream cheese from the Do-Right Store. It was made by the Creamy Cheese Company of Lancaster, Pa. When you got home, you found it was moldy. What would you do?

  ☐ Take it back to the store.

  ☐ Write a letter to the Do-Right Store.

  ☐ Write a letter to the Creamy Cheese Company.

  ☐ Write a letter to the Department of Consumer Affairs.

  ☐ All of the above.

- If you take it back to the store and get a fresh package of cream cheese, would you also write the letters? Yes__ No ___

- If the matter were settled to your satisfaction, would you write to the Department of Consumer Affairs to tell of your good experience?

  Why? ____

  Why not? ____

> Consumer protection laws can help you only if you use them.

LEARNING THE TRUTH ABOUT HEALTH+ FOODS

Health foods are supposedly grown without the use of chemical fertilizers, or made without preservatives and other additives+.

Medical consultants know of no proved health benefits provided by such foods.

- Do health foods prevent illness? Yes ___ No ___ Undecided ___
- Do health foods treat illness? Yes ___ No ___ Undecided ___
- Do health foods cure disease? Yes ___ No ___ Undecided ___

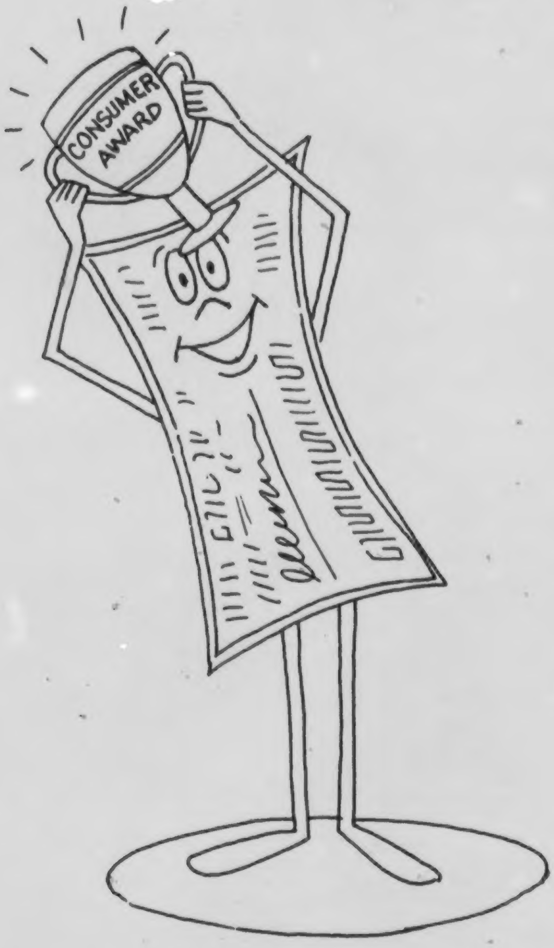
Compare health food store prices with supermarket prices. Food in health food stores is often higher in price.

Read the labels. The same regulations regarding nutrition and product labeling apply to these foods.

> Nutritious food is available in ordinary grocery stores.

SEEING YOURSELF AS A SHOPPER

	Yes	No
Do you buy only what you need?	☐	☐
Do you make a list?	☐	☐
Do you only buy items on the list?	☐	☐
Do you take advantage of sales and coupons?	☐	☐
Do you always bring home fresh foods?	☐	☐
Do you watch the checker to make sure the right prices are charged?	☐	☐
Do you buy the right kinds of food for a balanced diet?	☐	☐
Do you check food supplies and leftovers before shopping?	☐	☐
Do you need to improve your shopping techniques?	☐	☐



EATING OUT

Restaurants and fast-food shops are becoming more numerous each year.

- 1. Why are so many people eating out? ____________________

- 2. In your opinion which meals are most frequently eaten in restaurants or snack stands by the following:

Working People __________ High School Students __________

College Students __________ Junior High School Students __________

Families __________

- 3. What should you consider in selecting a place to eat? ____________________

- 4. Which restaurant expenses must be included in the price of the food eaten out?

- 5. What percent of the cost of eating out is spent on the tax and tip?

$$\frac{\text{Tax + Tip}}{\text{Cost of Meal}} = \rule{6cm}{0.4pt}$$

- 6. Why is it important to check the bill each time you eat out?

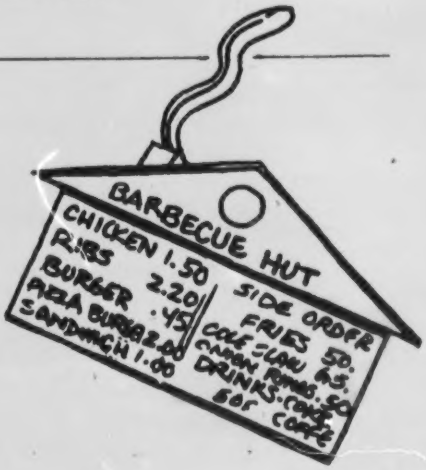
Check It Out

Check #1

Chicken	1.50
Fries	.50
Coleslaw	.65
Coffee	.40
Total	3.05
8% Tax	.24
Amount Due	3.29

Check #2

Ribs	2.40
Fries	.50
Onion Rings	.55
Coke	.50
Total	3.95
8% Tax	.32
Amount Due	4.27


BARBECUE HUT
CHICKEN 1.50
RIBS 2.20
BURGER .45
PIZZA BURGER 2.00
SANDWICH 1.00
SIDE ORDER
FRIES 50.
COLE SLAW 65.
ONION RINGS .50
DRINKS-COKE
50¢ COFFE

- Which check is correct? Check #_____ Why? ____________________

7. What does eating out do to your food budget? ____________________

RATING YOUR FOOD SHOPPING KNOWLEDGE

Check the appropriate answer for the following statements:

		True	False
1.	In planning a balanced diet it is important to include a variety of foods from the food groups.	☐	☐
2.	The USRDA is a guide for good nutrition.	☐	☐
3.	There is no need to make a shopping list. Just buy those foods that are on sale.	☐	☐
4.	A thrifty consumer saves money by using food purchasing coupons in newspapers and magazines.	☐	☐
5.	When you eat out, the cost of your meal includes tax and the tip.	☐	☐

Complete the following statements by filling in the blanks.

6. A four-ounce package of Wise Potato Chips costs 85 cents. The unit price is ______

7. Food prices are affected by bad weather in California because ____________________

____

8. Two advantages of shopping in a supermarket are ______________________________

____

9. ______________________ and ______________________

are two nutritious snacks.

10. Define three of the five words given here.

    a. calories ____________________________________

    b. convenience foods ____________________________

    c. health foods _________________________________

    d. nutrition ___________________________________

    e. refined grains ________________________________

4

GETTING THE MOST FOR YOUR CLOTHING DOLLARS

The informed consumer is concerned about getting the most for clothing dollars in wear and appearance. Clothing purchases need to be carefully planned to be affordable and enjoyable.

Chapter Highlights

Appreciating What it Means to be Well-Dressed

Preparing to Make a Clothing Purchase

Comparison Shopping

Knowing the Merchandise You Buy

Reading and Interpreting Labels

Caring for Clothes

Providing Access+ for Special Needs

APPRECIATING WHAT IT MEANS TO BE WELL DRESSED

Develop a Portrait of a Well-Dressed Person

Have you ever walked down the street, seen a well-dressed person, and said to yourself, "There is a sharp dresser!"

What Makes Someone a "Sharp Dresser?"

- Is someone a "sharp dresser" because the person:

	Yes	No
Selects what is in style	☐	☐
Creatively combines clothes and accessories	☐	☐
Chooses the correct size and suitable styling	☐	☐
Cares for clothing	☐	☐
Considers age and occasion	☐	☐
Wears clothes which fit well	☐	☐
Selects interesting-looking items	☐	☐

Develop Your Taste in Dress

Go window shopping. Window shopping costs nothing and is one way to see how fashion-conscious people combine color, accessories, and styles. While you may not be able to afford the clothes you see as you window shop, you will develop an appreciation of quality to help you judge the clothes in less expensive stores.

- List and describe five items of clothing seen during your window-shopping tour which you would like to own. Note the price of each item, and add up the total cost of the five items, with tax. Which items can you afford to buy? (Check those items in the appropriate column.)

	Clothing Item	Price	Tax	Total	Items to Buy (Check)
1.					
2.					
3.					
4.					
5.					

PREPARING TO MAKE A CLOTHING PURCHASE

Make a Wardrobe Inventory+

- First ask yourself these questions, and answer by checking either the Yes or the No box.

Yes	No	
☐	☐	Do I have enough clothes for school wear?
☐	☐	Do I have enough clothes for at-home wear?
☐	☐	Do I have suitable clothes for a job interview or a special occasion?
☐	☐	Is there enough variety in my wardrobe for each season?
☐	☐	Do I have clothing that could be made useful through repair or cleaning?

- Prepare an inventory of your needs. List your major activities and the clothes which you need to wear during these activities.

Daily Activities	My Wardrobe For These Activities
Example: Play basketball	Adidas sneakers, shorts, T-shirt
Work	Skirts, slacks, high-heeled shoes

It is possible for someone on a limited budget to appear better dressed than a person who has a lot of money. What may make the difference is the amount of thought you put into selecting your clothes.

Prepare a Clothing Budget

Before you plan your clothing budget, pretend that you need a raincoat. Then pretend that you see one you like, but it costs more than the amount you expect to spend. What should you do?

- Check one response.

☐ Buy the coat and worry when there is no money left after you pay for it.

☐ Borrow money from family members, promising to pay them back in the future.

☐ Look for a coat that costs less than the one you want.

☐ Wait until the end of the season and hope for a reduction in price.

☐ Use the store lay-away+ plan until you have enough money to purchase the raincoat.

- Now, write a "must" list of your clothing needs for each season.

Spring	Summer	Fall	Winter
________	________	________	________
________	________	________	________
________	________	________	________
________	________	________	________
________	________	________	________
________	________	________	________
________	________	________	________
________	________	________	________
________	________	________	________

- Write your own clothing budget.

List the items you need and their approximate costs,

Needed Items	Cost
____________________	$ ________
____________________	$ ________
Total	$ ________

Is Your Clothing Budget Balanced?

If the total is more than the money you have to spend, you may have to reconsider your purchases, or use credit.

If the total is less than the money you have to spend, then you can safely make your purchases.

Buying Tips

Buy simple styles that can be worn in several places.

Choose accessories carefully.

Read labels for fabric content and cleaning tips.

Know your own values.

Are you happy with three inexpensive items of clothing or one of high quality?

Are you most concerned with high fashion or classic styling?

COMPARISON SHOPPING

Shopping means finding the right product for the best price. The right product is the one that fills your needs best. Finding it depends upon knowing in what kind of store it is carried at the price you are willing to pay. Comparison shopping means shopping in different stores or comparing different brands to check prices, styles, and available services to get the best item for your money.

Comparison shopping takes time and patience but it may save you money.

- Name five different kinds of clothing stores and the advantages and disadvantages of shopping in each.

	Type of Store	Advantages	Disadvantages
1.			
2.			
3.			
4.			
5.			

- Besides going to the stores, how can you find out where the item you want is sold?

- During which months would you pay the highest prices for the following articles?

Bathing Suit ____________
Woolen Scarf ____________
Shorts ____________

Down-Filled Jacket ____________
Thermal Underwear ____________
Pea Coat ____________

Buying clothes out of season often means paying less.

- Name some benefits and drawbacks of buying sale merchandise.

Always ask yourself the question: "When is a bargain really a bargain?"

- Other than buying sales merchandise, where can you buy clothing at reduced prices?

- Which of these possibilities should you generally avoid?

KNOWING THE MERCHANDISE YOU BUY

How Do You Determine Garment Quality and Fit?

- Know your size and try it on before you buy.
- Examine details like the size of the stitches and the width of the fabric allowed for seams.

READING AND INTERPRETING LABELS

Find out what you can learn from a label*.

> The label gives important facts about the garments you buy. Information not on the label is given on the hang tag.

The label or hang tag+ should tell you about:

Fibers used to make the fabric
Percentage of each fiber in the fabric
How to keep the garment clean
Finishes applied to the fabric, e.g., waterproofing
Special care needed
If the garment is preshrunk

- Fill in a label for a clothing item you are wearing today.

- Name the fibers the fabric is made from. Write down the terms you are not familiar with, and check their meanings in the pamphlets.

____

____

____

> Save sales receipts. You will be better able to make a complaint or get a refund, if necessary.

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*The Federal Trade Commission (FTC) insists that garment manufacturers attach care labels to the wearing apparel they manufacture, except hats, gloves, and shoes.

CARING FOR CLOTHES

Taking good care of your clothes affects how long they last.

- Does your wardrobe meet the standards of the clothing maintenance checklist?

Checklist for Clothing Maintenance

	Check	
	Yes	No
● Is your clothing:		
Adequately spaced in closets, shelves, and drawers?	☐	☐
Examined after each wearing to determine if cleaning, brushing, or airing is needed?	☐	☐
Placed on hangers to maintain shape?	☐	☐
Checked weekly for necessary repairs and pressing?	☐	☐
Stored properly when put away for the season?	☐	☐

Store-purchased clothes frequently require alterations+, since our bodies generally do not have the exact measurements used by manufacturers.

- List some common types of alterations.

- Which alterations should be done by experts?

- Determine how something new can be made from something old.

With imagination and know-how, you can convert worn clothing into clothes that family members are proud to wear. Before you start to remodel used clothing, however, ask yourself if the fabric is:

Strong
In good condition
Faded or shiny from wear
Torn

PROVIDING ACCESS FOR SPECIAL NEEDS

- List the special services offered by local clothing stores to help consumers who may be disabled by the following conditions:

Inability to Walk	Blindness	Arthritis

Wearing Special Appliances	Hard-of-Hearing

RATING YOURSELF ON CLOTHING KNOW-HOW

Is each statement below true or false? Place a check in the appropriate box.

	True	False
1. The permanent care labels sewn in garments are required by law.	☐	☐
2. Buying from a street vendor is the best way to save money.	☐	☐
3. To prepare for a clothing purchase, buy the garment you love and then worry about your budget.	☐	☐

Make a circle ○ around the letter in front of the correct answer(s).

4. Window shopping helps you to

    a. Pass the time.
    b. Waste your time.
    c. Get ideas about fashion and quality.

5. A hang tag for a dress or shirt may read

    a. Waterproof.
    b. Water Repellent.
    c. 50% cotton, 50% dacron.

Complete the following sentences with the correct word or words.

6. Going from store to store to get the best clothing buy is called ____.

7. Save the ____________________________________ in order to make it easier to get a refund, exchange or make a complaint.

8. To find out if a shirt is washable ______________________________ __________________________.

9. You can buy shoes or sneakers in a department store or a ____________ ____________________.

10. Sewing buttons and ____________________________________ helps garments last longer.

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FINDING AND FINANCING SUITABLE HOUSING AND HOME FURNISHINGS

The informed consumer looks for value in shopping for housing. Housing should suit your lifestyle, be within your budget, and offer a satisfying living environment, including good neighbors, transportation, shopping, and many other features.

Chapter Highlights

Finding a Place to Live

Signing the Lease+

Rights and Responsibilities

Buying Utilities

Buying and Caring for Furniture and Appliances

FINDING A PLACE TO LIVE

Locating a Suitable Apartment

It isn't easy to find housing that meets all your requirements. Listed are some ways to find an apartment.

Go to a real estate broker+, someone who helps people buy or rent apartments or houses; also called an agent+.

- Look up "Real Estate Brokers" in the Yellow Pages. List three brokers named as apartment specialists. Find out if they are reliable by checking with the Better Business Bureau of the Department of Consumer Affairs.

	Brokers	Reliable	Unreliable
1.	________________	______	______
2.	________________	______	______
3.	________________	______	______

- Would you use their services?

  Why? ____

  ____

  Why not? ____

  ____

- The broker receives a fee; that is, money paid for helping you find an apartment. How would you find out whether you or the landlord is responsible for paying the fee?

  ____

> Avoid the dishonest broker who demands a fee in advance and then gives you a list of apartments that are supposed to be for rent, but are not for rent.

Read the "ads."

Look in the classified advertisement section of the newspaper under "Real Estate" and "Apartments for Rent."

- What do these abbreviations mean?

lge __________
rms __________
stv __________
frig __________
gar __________
cpt __________
drps __________
avail __________
e/i/k __________
bdrm __________
new dec __________
nr __________
wk __________
aek __________
clst __________
lndy __________

- Choose one of the newspaper ads. Tell in your own words what the advantages of this apartment are, according to the ad, and state whether you think it would be suitable for you.

FLUSHING 4½ rms, lite & airy, eik, 2nd flr. Adults preferred. $325/MO. Call 358-6420.

Bainbridge Ave 2705 [illegible] lvm apts. Studio & 1 bdrm. Immed occup. Owner-mgmt. Ref checked. See supt

WOODSIDE-3½ spacious rms in fine resid'l area, elev bldg. Subway. 15 min. Times Square. $275/mo. 426-0125

LINDEN BLVD-5½ lge, Mod apt, All new kit, bath, hge bdrms, terr, garage, nr schools, trans G/E $190 Apt Ref Svc Fee $50 RENTEX 859-4545

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Visit the superintendent or rental agent in different buildings in the neighborhood you have chosen.

- 1. Ask if there is a current vacancy or an expected vacancy.
- 2. Put your name on the waiting list, which is a list of people who have applied for apartments in a certain building, arranged according to date. As apartments become available, people on the waiting list are supposed to be contacted in order of the listing.

Put notices on the bulletin board where you work, shop, and play. In the notice, include information about the size and type of apartment you seek. Give an address or phone number where you may be reached.

Ask your friends and relatives if they know of an apartment that may be available.

> When you find an apartment, a deposit will hold it for you until you sign the lease. Once the landlord accepts the deposit, the rent cannot be raised. Don't fall for the old trick that someone else will pay more. If the landlord tries to get more money when you sign the lease, ask for your deposit back.

Some cities offer their residents assistance in finding housing. Special agencies provide information on the low- and middle-income housing that is available. These agencies will also inform you if you are eligible for public housing that may be available.

- Write a letter to Public Housing Applications. Tell them you believe you are eligible for public housing. Include your income and the number of people in your family.

Your address ______________________________

____

Today's date ______________________________

Public Housing Applications
250 Broadway
New York, NY 10007

Gentlemen:

____

____

____

____

Very truly yours,

(Sign your name)

> If you are disabled or need financial assistance to help you pay your rent, you can apply to the New York Housing Administration, Section 8 Leased Housing, 250 Broadway, New York, NY 10007 (telephone: 433-5117).

SIGNING THE LEASE

Understand the definition of a lease. A lease is a legal document--a contract+ between you and your landlord. It is an agreement explaining the terms under which your apartment is rented.

A lease tells you
- what the rules are
- what the rent is
- when you pay the rent
- how long you can stay
- names of the tenant and landlord
- who will make improvements and repairs

When your lease expires, it may be renewed.

Your lease must be written in easily-understood language.

Both you and the landlord must sign the lease. The landlord should give you a copy of the lease.

Insist on reading the current rules and regulations before you move into any apartment.

Before signing a lease, careful inspection of your new apartment is a must. If you are aware of the problems, they can be discussed and taken care of before the apartment becomes your responsibility.

- List several things you would look for and ask about an apartment before signing the lease.

____

____

Refer to A Checklist for Renters in your resource packet if you have additional questions.

> Do not sign a lease unless you know what everything in the lease means.

- Should you arrange for a lease when you rent an apartment? Yes ___ No ___
- List the advantages and disadvantages of having a lease.

Advantages	Disadvantages
___	___
___	___
___	___
___	___

Paying a Security$^+$ Deposit

In addition to paying the first month's rent on an apartment in advance, security must be paid. Security is usually the same amount as the rent. This means that before you move in, you must have enough money to pay both the rent and the security. However, security is returned when you move out, unless there is a repair bill. You are also entitled to whatever interest may have been added to your security during the time you occupied the apartment.

RIGHTS AND RESPONSIBILITIES

- Do you have the right to privacy in your apartment? Yes ___ No ___

  What does this mean? ______________________________

- What other rights do you have? ______________________________

____

____

- If you are careless and cause an accident in your apartment, who is responsible for the damage? ______________________

- What responsibilities do you have as a tenant?

____

____

____

- To whom would you complain if you found:

Roaches ______________________

Leaky faucets ______________________

Broken-down equipment ______________________

- What action can you take if the landlord does not carry out his/her responsibilities? Check the correct box.

☐ Ask the Office of Code Enforcement (960-4800) to make an inspection.

☐ Complain to the various city departments.

☐ Call the Department of Housing, Preservation and Development: Community Action Tenant Assistance Unit (566-6222)

☐ Organize a tenants' committee. Call the Metropolitan Council on Housing (725-4800).

☐ All of these.

- How can you find out the legal rent for your apartment?

Ask the landlord to show you a copy of the previous tenant's lease.

Write to the Conciliation and Appeals Board, 666 Fifth Avenue, New York, NY 10019.

If you believe that you are being overcharged, you can complain to the Appeals Board. They may order your landlord to reduce your rent, retroactive+ as of the date you signed the lease.

You have rights and responsibilities as a tenant.
The landlord also has rights and responsibilities.

BUYING UTILITIES+

Gas, electric, and telephone services are called utilities and must be bought. When the landlord pays for gas and electric, that means their costs are included in the rent.

Before you move in, make sure the utilities are turned on.

- Can you shop for the lowest utility prices? Yes ___ No ___

  Explain your answer. ____________________

  ____

- Using the phone book, get the numbers of the gas and electric companies and the telephone company in your borough. Answer the following questions:

1. To whom would you speak to order the following services?

   Electricity ____________________

   Gas ____________________

   Telephone ____________________

2. Do you have to pay a deposit to the company providing these services? ________

3. Can you get the deposit back? Yes ___ No ___
   If so, when? ____________________
   Will you also receive the interest on your deposit? Yes___ No ___
   Is the interest rate higher or lower than a bank interest rate?
   ____

4. How much notice do you have to give before the service is turned on?

   ____

- If you go away on vacation, will you still be charged for the use of electric, gas and telephone? Yes ___ No ___

- How will the companies know how much to charge if you don't use the utilities?

  ____

  ____

To keep your bills low, keep your gas, electricity and telephone usage low.

You are judged by your payment record. If you occasionally cannot pay a utility bill on time, let the company know. Often an arrangement to help you pay will be worked out.

- Are there other places you can go to for help if you cannot pay? What are they?

____

____

Questions and Answers

Q. What can you do if you are not getting good service from the gas, electric or telephone companies, or if you have another utility problem?

A. Find the office number on the bill, and call the business representative to talk over your difficulty.

Q. What can you do if you don't get satisfaction from the company?

A. The Public Service Commission may help you. Write to them at Two World Trade Center, New York, NY 10047, or call the appropriate Commission numbers:

Electric	(212) 488-4332
Gas	(212) 488-4392
Water	(212) 488-4353
Telephone	(212) 488-5330

Q. What can you do if you smell gas?

A. Get the emergency number from your gas bill, and call immediately.

Questions to ask yourself about telephone service:

1. Do I have to pay a deposit to obtain a telephone?
2. If so, when can I get the deposit back?
3. How much does it cost to install a phone?
4. Will it cost more if I want the phone in color?
5. Will it cost more for a pushbutton model?
6. Can I save money by buying the phone in a "telephone store," instead of at the phone company?
7. Will the phone I buy be covered by a warranty?
8. Do I have to pay in advance for the first month's service?

- Call the phone company to find out how much money will be needed in advance to have a phone installed in your home.

$ ____________

- What is budget telephone service? Call the telephone company business office to find out, and write your answer here.

____

____

____

- Note two ways in which you can save money on your phone bill.

1. ____________________

2. ____________________

BUYING AND CARING FOR FURNITURE AND APPLIANCES

> Your home is your place to relax. Creating a pleasant environment for yourself, your family, and your friends is an important part of living.

When you buy furniture and appliances, you have a good opportunity to test your consumer skills:

1. Decide on what you need.
2. Check your resources:
    - Gifts from friends or relatives
    - Second-hand stores
    - Pre-owned items
3. Check your budget.
4. Comparison shop.
5. Check for quality.
6. Shop for the best credit plan if you decide to pay in installments.

- Which pieces of furniture would you have to buy for a three-room apartment which you have just rented?

____

____

____

- Which appliances must you buy?

- Which shopping methods can a home-bound person use to purchase household appliances?

Example: Mail-order buying

Each of the following should be taken into account when shopping for appliances:

Who will be using the appliance

How often it will be used

Where it will be placed in the home

Are there any storage requirements

How easy is it to clean

How much energy it will use

Location of control and permanency of control markings

Size and capacity

Guarantee for repair, replacement and service

Extra cost when buying on credit

How it is constructed (is it constructed to withstand long use)

Check your appliances for the Underwriters Laboratores (UL) approval. This will let you know that the appliance has been checked for electrical safety.

- Which of the following items should be on your warranty checklist?

1. Name and address of person or company issuing warranty. ☐
2. Parts covered (whole item or parts) by the warranty. ☐
3. Whether the cost of labor is included. ☐
4. How long the warranty lasts. ☐
5. Where warranty service can be obtained. ☐

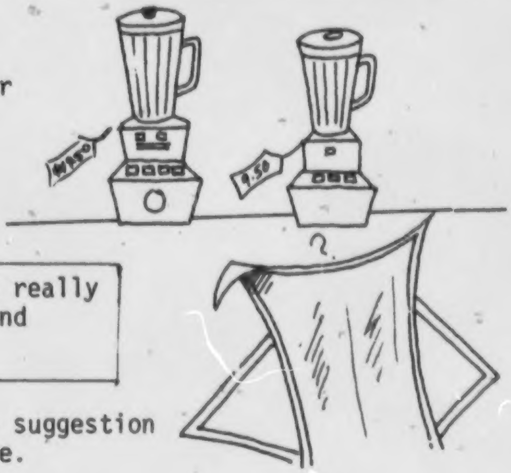
6. What buyer has to do (such as fill out registration card when product is purchased.) ☐

7. All of the above. ☐

- Visit an appliance store and check two models of the same appliance made by the same manufacturer. Complete the following comparison shopping guide.

Kind of Appliance	Model Number	Price	Features

Are Frills or Deluxe Features Worthwhile?



An electric toaster with a minimum control sells for $9.50. A deluxe model sells for $19.95.

- What is the difference in price in terms of percentage? ______________________________

> Consider whether or not the extra features are really necessary. You pay more for fashion styling and automatic controls.

- To maintain efficiency of your appliances, make a suggestion which will help increase the life of the appliance.

____

____

> Read the directions that come with your appliance and save your receipt, booklet and guarantee.

Determining Your Furniture Needs

Consider the needs of your family as a group. Consider the needs of individual family members.

- List the various activities that go on in your home.

	Activity	Furniture Required
1.	Eating meals	Table and chairs
2.		
3.		
4.		
5.		

Furniture-Buying Tips

1. Make a master plan for all your furnishing needs even if you can't afford to buy everything at once.
2. A well-made item bought on credit may be a better buy than a cheaper item if you can include the payments in your budget.
3. A multi-purpose piece, such as a combination bookcase and stereo shelf, can be more economical than the purchase of several cheaply-made pieces.
4. Learn about different styles by studying store displays, magazine pictures, and interior-design books. Choose styles pleasing to you. Remember that simple, basic styles are easier to live with than high-style designs. The imaginative use of accessories can dramatize any room.
5. Shop at stores in your neighborhood as well as elsewhere. For major purchases, it is often necessary to pay for transportation to stores outside your neighborhood to compare price, quality, and the cost of credit.
6. Talk with a family member or someone else who has bought furniture. The knowledgeable consumer learns from the experience of others.

> Knowledge of color and design principles will help you furnish your apartment. Making an apartment appear more spacious and attractive requires careful choice and arrangement of furniture.

Selecting Furniture of Good Quality

Good furniture has three main characteristics: comfort, durability+, simplicity of design.

Checklist for Furniture Comfort

- Which features would you check as most important in selecting a living room chair?

Check

☐ Is it comfortable to sit in?

☐ Do your feet reach the floor comfortably?

☐ Is the cushion too hard or too soft?

☐ Is the back of the chair high enough if you wish to lean your head back?

☐ Can the chair be moved easily for cleaning and rearranging?

- Which questions would you ask a salesperson before purchasing a living room chair?

> Never buy a chair without testing it for comfort and general suitability to your requirements. Test it by sitting in it and imagining that you are using it for the purpose it will serve in your home.

To insure long life of your furniture, avoid pieces with wood joined together with nails, screws, or staples.

- Visit a major furniture store, and shop for a living room chair. Look at three chairs and complete the following outline:

Style of Chairs	Fabric Used	Cost	Comments

Since most parts of the frame, base construction, and cushioning materials are hidden, the consumer has to rely on labels and advice from salespersons. Ask if the store has a piece of furniture without a covering so you can see how well it is made.

- Compare the cost of one brand of furniture sold in a department store and in a furniture store.

Brand name
Department store
Furniture store

- What are the advantages of buying furniture in a department store?

- What are the disadvantages of buying furniture in a department store?

- Which do you prefer? Why?

Furniture Delivery

Large pieces of furniture are very difficult to pack for shipping. It is important to carefully inspect furniture before accepting delivery in your home.

- Prepare a checklist for furniture being delivered:

Furniture delivery often is charged to the consumer. Before buying, ask if there is a delivery charge.

Furniture Damage

How would you make a complaint about damage to newly delivered furniture?

- Write yourself a memo or note of what you plan to say to the retailer+ about furniture delivered damaged.
- Contact the retailer by phone or in person immediately after you inspect furniture delivered damaged. Include this information:

Date:

Store

Order number

Delivered on

Description of furniture

Description of damage

Furniture Care

The proper care of furniture will increase its life and enhance its beauty.

- List preparations you can buy which are used to clean and polish furniture.

Product	Type of Furniture	Cost

> Some products are costly because of brand name or advertised "special formulas." Often the same product produced by the store (store brand) can be purchased more cheaply.

- Visit the cleaning goods section of your supermarket. Write down the names of four different furniture polishes and their cost; also note the label information which appears to make this product special.

	Name of Polish	Cost	Label Information
1.			
2.			
3.			
4.			

- Does the label give facts, advertising, or both? Write your answers.

1. ______________________ 3. ______________________

2. ______________________ 4. ______________________

- Which would you choose? ______________________ Why? ______________________

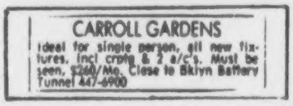
____

____

TESTING YOUR HOUSING KNOWLEDGE

Darken the box before the correct answer in each sentence below:

1. A real estate broker is a
   - ☐ seller of stocks and bonds
   - ☐ an apartment rental agent
   - ☐ A fee payer
2. A waiting list is
   - ☐ a listing in the Yellow Pages
   - ☐ a line at a store checkout counter
   - ☐ a listing of people requesting apartments in a certain building
3. A lease is
   - ☐ a law
   - ☐ a landlord
   - ☐ a legal document stating an agreement between you and your landlord
4. Utilities are
   - ☐ food, clothing, shelter
   - ☐ gas and electricity
   - ☐ knives and forks
5. What extras are offered in this ad?



CARROLL GARDENS

Ideal for single person, all new fixtures, incl crpts & 2 a/c's. Must be seen. $260/Mo. Close to Bklyn Battery Tunnel 447-6900

____

____

Answer True or False

6. A landlord may evict+ a tenant for any reason. ____________________
7. Security is a deposit of money. ____________________
8. If a landlord does not live up to his/her responsibilities, you can report the landlord to various city offices. ____________________

9. The Conciliation and Appeals Board will tell you if your rent is too high.______

10. All furniture for an apartment must be purchased at one time.__________________

TESTING YOUR FURNITURE AND APPLIANCE KNOWLEDGE

1. A factor accounting for price difference in small appliances is:

☐ style

☐ performance

☐ ease of cleaning and care

2. Two features you should check when shopping for appliances are:

☐ color

☐ construction

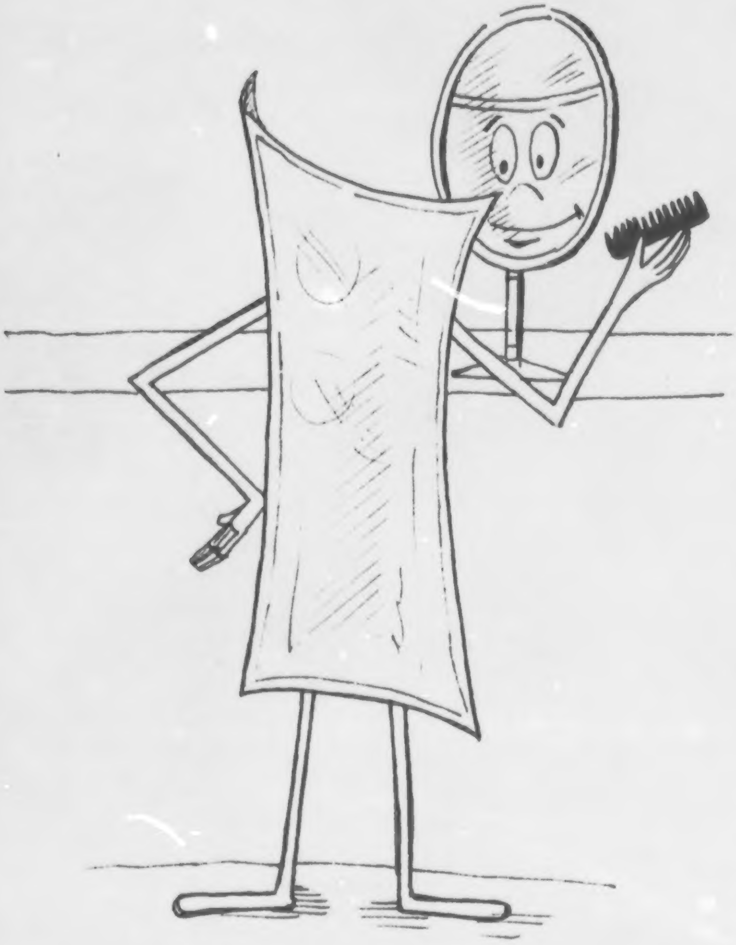
☐ year made

☐ location of controls

6

GETTING THE MOST FOR YOUR HEALTH DOLLAR

The knowledgeable consumer realizes that impressions are made by appearance and that good looks start with good health. When medical services are needed, the consumer should know how to obtain them. Personal beauty and grooming aids can enhance the way you look. Selecting these products wisely means buying what is needed, paying reasonable prices, and purchasing items which are safe to use.



Chapter Highlights

Obtaining Medical Services

Buying Cosmetics and Other Good Grooming Products

Buying Drugs and Cutting Drug Costs

OBTAINING MEDICAL SERVICES

- Which of the following consumer skills help you get your money's worth in medical care?

Determining your needs ☐
Comparison shopping ☐
Checking resources ☐
Considering alternatives ☐
Checking your budget ☐
Checking the quality of care ☐

- Would you seek professional help for the following?

	Yes	No
Pain which continues	☐	☐
Regular check-up	☐	☐
Unusual physical symptoms	☐	☐
Pregnancy	☐	☐
Common cold	☐	☐
Fever which lasts	☐	☐
Alcoholism	☐	☐
Nervousness	☐	☐
Depression	☐	☐
Overweight	☐	☐

- Which of the following sources would you go to if you needed medical advice?

___ Government health publications
___ Relatives
___ Friends
___ A pharmacist⁺
___ A doctor or dentist
___ A medical book
___ A hospital emergency room

Quality medical care is a right, not a privilege.

	Yes	No
- How do you choose a doctor?		
Call the American Medical Association	☐	☐
Call the county medical society	☐	☐
Ask the local hospital to recommend someone	☐	☐
Ask your friends for recommendations	☐	☐
- How do you choose a dentist?		
Call the local dental society	☐	☐
Ask a doctor for a recommendation	☐	☐
Ask your neighbors to recommend one	☐	☐

If you don't understand what the doctor or dentist tells you, ask for an explanation. You have the right to know the facts about your condition.

- If a person is young and healthy, should money be spent on health insurance[+]? ________

Why?____

Good medical services are available to people with low incomes. Check with Social Security to find out if you or your family are eligible.

- Look up the phone number of your local Social Security office. Write it below.

____

Other agencies which may help you to obtain tests, such as Pap smears and TB tests are:

American Medical Association
Local hospitals
Health Insurance Institute, 277 Park Avenue, New York, NY 10017

- Where can you go for help if you have problems with venereal disease+ (V.D.), drugs, pregnancy?

  Look in the telephone directory under these headings:

Government	New York State
New York City	United States Government

- Fill in the spaces below with the correct phone numbers to call if help is needed for the following conditions:

  Abortion/Birth Control ____________________
  Addiction Assistance ____________________
  Suicide Prevention ____________________
  V.D. Information ____________________
  Psychiatric Problems ____________________

- For alcoholism, look up the number for the National Council on Alcoholism in the Manhattan phone book. Write it in this space:

  ____

- Not all disabled persons have obvious handicaps. "Over 40 million people in the United States have hidden medical problems."* Name one way a person's medical history can be readily available so that in an emergency, the correct treatment can be given.

  ____

Good health and good eating habits are the basis of a good complexion, strong teeth, and shiny hair.

BUYING COSMETICS AND OTHER GOOD GROOMING PRODUCTS

Cosmetics can make you more attractive.

- A cosmetic is an article that:

  ____ Cleanses

  ____ Beautifies

  ____ Changes the appearance

---

*Lilly Bruck, Access (New York: David Obst Books/Random House, 1978), p.72.

- How much money do you spend on grooming products?
    1. Make a list of all the products you have at home for grooming.

       ____

       ____

    2. How much money did you spend last year on these products? ____________
- How did you decide to buy? ______________________________
- What influenced your choices? ______________________________

  ____

Bring in three ads which promote a special ingredient (example: hormone cream)

- List the brand name, the special ingredient, and the price.

	Brand Name	Special Ingredient	Price
1.			$
2.			$
3.			$

- Would you pay more money for the product containing the special ingredient? ______

  Why/why not? ______________________________

- If your skin is sensitive to cosmetics, you should

  Read the ingredients on the label ☐

  Show the label to your doctor ☐

  Stop using the product ☐

  All of the above ☐

Comparison Shopping for Cosmetics

Go to the drugstore. Examine three brands of shampoo.

- Fill in the following spaces:

	Brand Name	Quantity	Price
1.			$
2.			$
3.			$

- Go to a discount store. Examine the same three brands of shampoo. Fill in the spaces:

	Brand Name	Quantity	Price
1.	________________	________	________
2.	________________	________	________
3.	________________	________	________

- Which product would you buy? From which store would you buy it?

____

Why?____________________________________

BUYING DRUGS AND CUTTING DRUG COSTS

- Mark the following statements True (T) or False (F).

Drugs are used to:

Treat illness ☐

Prevent illness ☐

Diagnose illness ☐

All of the above ☐

> Drugs are also used as stimulants (uppers) and depressants (downers).

- Which of the following are drugs?

Tobacco ________
Alcohol ________
Clearasil ________
Coffee ________
Midol ________
Amphetamines+ ________
Kaopectate ________
Aspirin ________
Marijuana ________
Nytol ________
Heroin ________
Geritol ________
Hashish ________
LSD ________
PCP ________
Cocaine ________

- Place a star (*) next to the name of any of the above which can be purchased without a prescription+.

> Drugs which can be bought without a prescription are called "over-the-counter" drugs.

- List three over-the-counter drugs you have bought. Write their brand names.

________________ ________________ ________________

- Why did you choose these brands?

Check the reason(s).

Advertising
Only kind available
Largest in quantity
Lowest in cost
Other reasons

- Read the label on an aspirin bottle. Answer the following questions:

How large is the adult dose?
How large is a child's dose?
How often should aspirin be taken?
Are any warnings printed on the packaging?
Does the word "Caution" appear?
Are the ingredients listed?
How many ingredients are there?
How many tablets does the bottle contain?
How many grains are in a tablet?
What is the price?
If you had to contact the Poison Control Center, what number would you call?

> The Food and Drug Administration (FDA) checks on the safety of aspirin and other over-the-counter drugs.

- What do "ads" promise? Read the two ads here.

Ad #1

Scrubclean Acne Cream is for a better you. Surveys show that 80% of those that used this cream liked it. It dries up the oil that clogs your pores and can cause pimples. Used regularly, Scrubclean will help you have a cleaner, brighter complexion.

Ad #2

Do you have pimples caused by oily skin? Scrubclean contains an ingredient recommended by dermatologists for drying up oil which may cause pimples. In a survey of 4388 people who used Scrubclean for pimples caused by oily skin, 80% reported cleaner skin after using it twice a day for two weeks. Scrubclean doesn't work miracles, but it helps. Try Scrubclean.

- What does each "ad" say about Scrubclean? What does each ad say it will do?

  ____

  ____

- Can you have a cleaner, brighter complexion and still have pimples? ______________
- Which ad seems more truthful? ______________________________
- Now read this label:

Quiet Sleep Cough Syrup

Dosage: Adults - 1 T^{+} every 4 hours.
Do not exceed 4 T a day.
Children 6 - 12 ½ T every 4 hours.
Not for children under 4.
Warning: May cause drowsiness^{+}. Do
not drive or operate machinery. If
symptoms persist, see physician.
Not for prolonged use.

1. Can this medicine make you sleepy? ______________
2. If you take some at 9:00 o'clock, should you take it again at 11:00? ___________
3. Your three-year old baby sister has a cough. Should you give her ½ teaspoon of Quiet Sleep Cough Syrup? ______________________
4. "Not for prolonged use" means:

   a. Take for a few days only ____
   b. Do not take internally ____
   c. Do not take if you are old ____

Some drugs can be bought only if a doctor has prescribed them.

> It is against the law for the druggist to sell prescription drugs without a doctor's prescription.

What is a Prescription?

A prescription gives the druggist the doctor's instructions. It tells the druggist:

1. The doctor's name, address, phone, and license number
2. Your name and address

It also tells the druggist:

1. The name of the drug
2. The dose
3. How often it should be taken

Each drug has two names:

1. The chemical name (generic name)
2. The name given by the company manufacturing it (brand name)

Example: Generic name - Propoxyphene
Brand name - Darvon

> Ask your doctor if he can prescribe the generic drug. It is usually much cheaper than the brand-name drug.

Some drugs are sold on the street.

	Yes	No
• Is it legal to buy or sell these drugs?	☐	☐
• Do they have labels containing instructions and listing ingredients?	☐	☐
• Does the Food & Drug Administration protect you by checking on their purity and safety?	☐	☐

RATING YOUR KNOWLEDGE OF HEALTH PRODUCTS AND RESOURCES

Mark each of the following statements True or False.

1. Cosmetics are the basis of a good complexion, strong teeth, and shiny hair. ____
2. It is necessary to read labels on medicines. _______
3. Over-the-counter drugs should be chosen based on advertising. _______
4. Downers are stimulants. _______
5. You can arrange for a Pap test at local hospitals. ______

Fill in the blanks to complete each statement.

6. A pharmacist is ____
7. If you need medical advice, go to ________________________________
   ____
8. To locate a good doctor, call __________________________________
   ____
9. Drugs are used to ____
   ____
10. The ______________________ checks on the safety of aspirin and other over-the-counter drugs.

7

BUYING TRANSPORTATION

In the city, educated consumers seek transportation that is safe, efficient, well-maintained, comfortable and economical. Finding the best way to travel at the lowest cost is an important consumer skill.

Chapter Highlights

Choosing Methods of Travel

Determining Transportation Costs

Discovering Special Transportation Services

Evaluating the Cost of Car Ownership

CHOOSING METHODS OF TRAVEL

Most people with a limited income depend on public transportation to get around the city. Their methods of traveling are chosen for many reasons: economy, safety, convenience, familiarity, and saving of time and energy. Various forms of transportation may be used for different activities.

- Fill in the spaces below for each of your activities requiring the use of transportation.

Activity	Transportation Used
Going to school	
Going to work	
Shopping for clothes	
Shopping for groceries	
Visiting relatives	
Visiting friends	
Going to the movies	

- Name the forms of public transportation available to you when you travel from home to school or work.

School	Work

- Check your reason(s) for choosing the method you use:

Speed ____________________

Economy ____________________

Convenience ____________________

Scenic Route ____________________

Lack of Other Facilities ____________________

Other ____________________

- Find the map of the subway system in your telephone directory. Using this map, do the following:

With a pencil, trace your trip to school.

Name the subway line nearest to your home. ____________________

Does this train take you directly to school? Yes ____ No ____

If not, which transportation changes must you make? ____________________

____

Which subway is closest to your school? ______________________________

If the station is an express stop, circle it.

If it is a local stop, underline it with a wavy line.

Is this your preferred way to go? Yes ___ No ___

- What other means of transportation are available?

____

____

- Using the white pages of the telephone book, look under New York, City of - Transit Authority; find the phone number for subway and bus travel information. Write the number here:

Telephone number ______________________________________

- Call the number and ask how to travel from your home to Shea Stadium by subway. Do not hang up if the number does not answer immediately.

DETERMINING TRANSPORTATION COSTS

- How much money do you spend on transportation?

Activities Requiring Travel	Daily Cost	Weekly Cost	Monthly Cost
Example: Travel to and from school	$ .50		
Total Cost/Day	$		

- Fill in your weekly travel cost. $______
- Do you have to travel to shop? Yes___ No___
- Do you add the cost of transportation to the prices you pay for items bought on a shopping trip? Yes___ No___

Determine the cost of transportation when you choose a place to shop. For important purchases, it may pay to travel to find what you want. It sometimes makes sense to make all your purchases in one place and arrange for private transportation to get home with large packages.

- List some transportation bargains available in our city:

Transportation Bargains	Cost
Examples: Culture bus+	$
Tramway+	

> Learning to travel economically is an important consumer skill

DISCOVERING SPECIAL TRANSPORTATION SERVICES

- Name some public transportation services offered to groups.

Students ______

Senior Citizens ______

Disabled Persons ______

- List several private forms of transportation. ______

EVALUATING THE COST OF CAR OWNERSHIP

- Now that you have studied various forms of transportation, would you like to own your own car? ______
- Itemize the expenses of buying a car here.

Expenses	Approximate Cost
Example: Liability Insurance	$

- Add the expense of special devices if you are handicapped.

Total Cost $ ______

- Now estimate the expenses of keeping a car (on a yearly basis).

Expenses	Approximate Cost
	$
	$
	$
	$

Only you can decide whether owning and operating an automobile represents the best transportation value for you.

- Visit a car showroom. Have a salesman explain the difference between two or three cars of different price levels.

Manufacturer	Model	Basic Cost	Cost of Accessories
		$	$
		$	$
		$	$

As an educated consumer, you will compare the costs of various forms of transportation in order to choose the form best suited to your need: private or public transportation, bicycling, or walking.

RATING YOUR TRANSPORTATION KNOWLEDGE

Define each of the following transportation terms:

1. Tramway ______________________________
2. Culture Bus ______________________________
3. Transit Authority ______________________________

Check the box next to each statement, depending upon whether the statement is true sometimes, always, or never.

	Sometimes	Always	Never
5. A bicycle is the cheapest mode of transportation.	☐	☐	☐
6. Private transportation is cheaper than public transportation.	☐	☐	☐
7. Owning an automobile represents the best transportation value for you.	☐	☐	☐

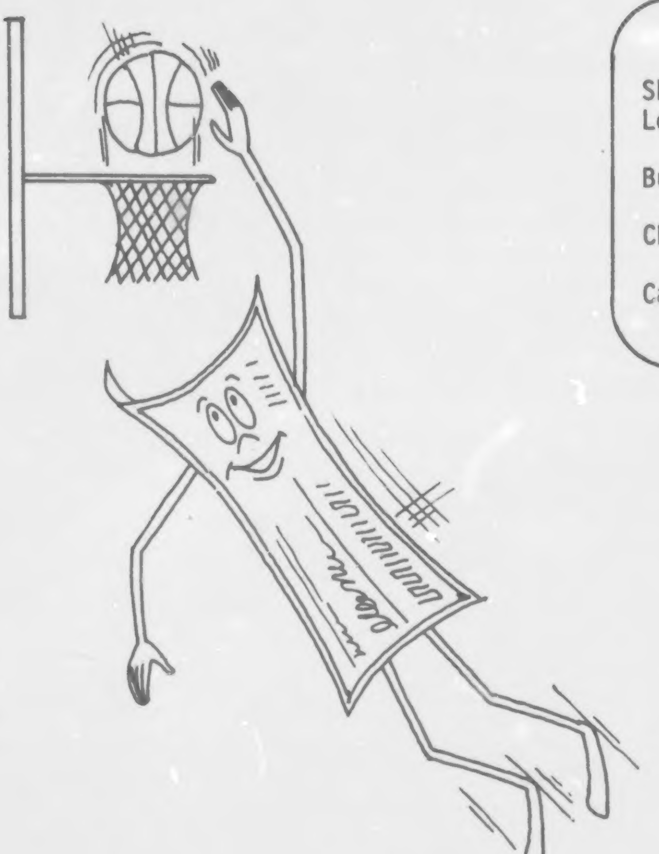
Mark each statement below True or False.

	True	False
8. There are special transportation services for students.	☐	☐
9. The purchase price is the only expense of owning a car.	☐	☐
10. A good reason for using public transportation is economy.	☐	☐

8

FINANCING LEISURE+ ACTIVITIES

An educated consumer explores all the leisure facilities that a city has to offer and tries to get the most for recreation dollars. Learning to use your free time involves choosing among activities to give you pleasure, to improve yourself, or to help others.



Chapter Highlights

- Shaping Your Attitude Toward Leisure Time
- Budgeting for Recreation
- Choosing Equipment
- Caring for Recreation Equipment

SHAPING YOUR ATTITUDE TOWARD LEISURE TIME

A growing number of Americans are fortunate enough to have time off from work. Because of the increased leisure time, we look for more recreational outlets.

How do you use the spare time in your life?

- List five of your favorite leisure-time activities in Column 1. Check whether they are free or cost money for equipment, ticket of admission, or transportation.

	Activity	Free of Cost	Cost Money
1.			
2.			
3.			
4.			
5.			

Increased leisure time may mean budgeting more money for recreational activities and equipment.

- Which of these activities are leisure activities?

Reading a good book ______________

Going to the movies ______________

Taking photographs ______________

Visiting family or friends ______________

Listening to records ______________

Sewing ______________

Taking courses in the evening for fun and pleasure ______________

Hiking and camping out ______________

Using community center facilities ______________

Leisure time can provide the opportunity for many productive activities.

	Yes	No
• Do you use your leisure time to learn something new for self-improvement?	☐	☐
• Is maintaining physical fitness part of your daily or weekly routine?	☐	☐
• Do you have a hobby that takes time daily or weekly?	☐	☐
• Do you like to try new things?	☐	☐

What is your recreation style?

- Circle the underlined terms which appear to describe your style.

I prefer being indoors or being outdoors.

I prefer things that require mental concentration or physical stamina.

I prefer relaxing alone or as part of a team.

I like competition.

I like to create things with my hands.

I like to work at helping people.

- Do you have a better understanding of what recreation means to you? Yes___ No ___
- Describe your recreation style.

CAMP APACHE

Following nature's trail can be a way of relaxing and vacationing on a low-cost budget.

Camping is one of the most popular vacation pastimes. Camping out can mean roughing it with or without modern equipment.

- List four questions you would like answered about camping.

1. ____________________
2. ____________________
3. ____________________
4. ____________________

There are many public and private campsites in National and State parks where you can camp or backpack$^+$. Free maps are available from the Recreation or Conservation Departments of your local or state government.

> Camping is not like living in a motel or hotel. You have to spend time and effort setting up your campsite and taking it apart when you leave.

Relaxation and Work

Volunteer work is a form of recreation which can help you meet and get to know different people as you lend them a helping hand. This kind of leisure activity can give meaning to your life.

- Find out where you might volunteer in your neighborhood. Community agencies which may need volunteers include:

Hospitals, Nursing Homes

Senior Citizen Centers

Boys' and Girls' Clubs

Museums, Children's Libraries

Theater Groups

- List the services which you might offer as a volunteer:

1. ____________________
2. ____________________
3. ____________________

- Locate a place to volunteer in your neighborhood.

Place ______________________________

Service ______________________________

What can you do ______________________________

What would you like to do ______________________________

Time you have available ______________________________

BUDGETING FOR RECREATION

The city offers many free and low-cost activities to help you meet your recreation budget.

- Using the newspaper, flyers or magazines, list activities which are available.

Free Activities	Check Activities You Would Like to Try
1.	
2.	
3.	
4.	
5.	

Costs Less Than $5.00 Per Person	Check Activities You Would Like to Try
1.	
2.	
3.	
4.	
5.	

Costs Less Than $8.00 Per Person	Check Activities You Would Like to Try
1.	
2.	
3.	
4.	
5.	

- How much would you have to budget to go to the checked activities? $________
- How much did you spend last week? $________
- How much can you afford for recreation? $________

Reducing what you spend on recreation helps you cut costs. Using public and community facilities which offer free or low-cost events may help your budget.

- List free recreation activities in your community.

1. ________
2. ________
3. ________
4. ________
5. ________

Include cost of upkeep, admissions to sports places, and transportation when computing cost of recreation.

Use the following as a guide in setting up a leisure-time budget.

- Total money you can spend $________. (Refer to Chapter Two on Budgets.)

List activities requiring money.

1. ________
2. ________
3. ________

- Which activities do you want to engage in, and what is their cost? Use newspaper or comparison shopping to find cost.

Activities	Approximate Cost

CHOOSING EQUIPMENT

There are many different kinds of merchandise which can help make your leisure hours more enjoyable. However, purchasing such equipment, which is usually expensive, should be done only after careful planning and in consideration of your particular needs. Be sure to include sales tax as well as finance charges if you are buying on credit.

Buying Tips

1. Before you buy, think about whether you will need service or are willing to do the assembling, adjusting, and repairing yourself.
2. Use your library and locate the issue of Consumer Reports which provides information about the equipment you wish to purchase.
3. Try equipment, and make sure it is of good quality. Ask a friend, a sports professional, or instructor in sports who can give you an expert opinion. Motorized equipment, including vehicles, should be inspected by your garage mechanic.
4. Buy in a store with a good reputation. Be sure you understand the store's policy on refunds and exchanges.
5. Check the ads in the newspaper and in sports magazines.
6. Shop around in three different stores to compare the cost of the same brand of one piece of sporting equipment. Comparison shopping can save you many dollars.

- List three stores where you can purchase recreation or leisure equipment.

1. ______________________________
2. ______________________________
3. ______________________________

	Name and Location	Price	Comments
Equipment (i.e. Basketball)	Store A __________	_____	____________________
____________________	__________		____________________
Model No.: __________	Store B __________	_____	____________________
	__________		____________________
	Store C __________	_____	____________________
	__________		____________________

In comparison shopping, compare the name brand with other brands. Use the model numbers when comparing two models of the same brand.

- What are some other ways of getting equipment you need?

In looking for used equipment, check bulletin boards in local supermarkets, churches, and community centers. There are also several newspapers, for example, By-Lines, which feature used equipment exclusively.

> You can often save money on sports equipment by renting, buying used equipment, swapping, and/or getting as much information as possible before you buy.

CARING FOR RECREATION EQUIPMENT

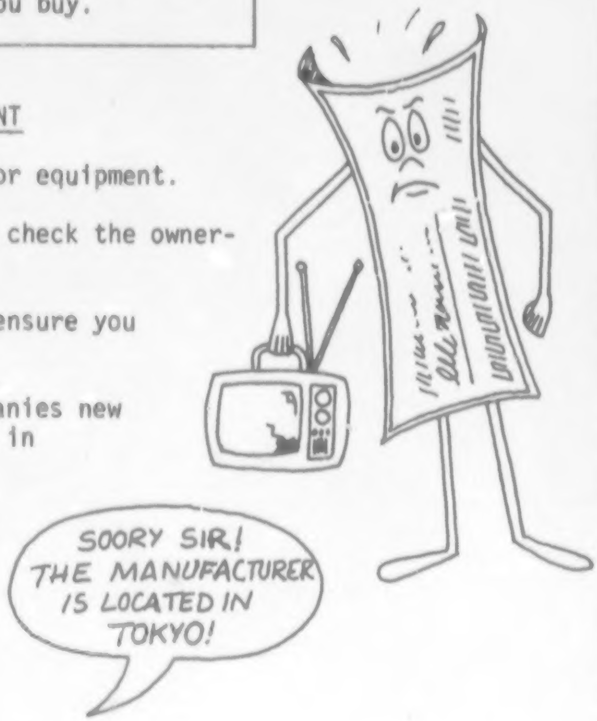
Good care enables you to get your money's worth for equipment.

Before attempting to repair recreation equipment, check the ownership manual for instructions.

Use authorized service repair centers$^+$ which can ensure you quality parts and reasonable labor costs.

Fill in and return the warranty card which accompanies new merchandise. (Refer to the section on warranties in Chapter 9.)

Check for safety endorsements and seals of approval. These are usually given by associations of manufacturers of the equipment.


SOORY SIR! THE MANUFACTURER IS LOCATED IN TOKYO!

- What must you do to keep recreation equipment in safe working condition?

- Locate the guarantee of a recently purchased piece of equipment. Check it carefully. Where does it tell you to go for repairs?

Inquire beforehand about the cost of repairs and the availability of repair service for the item you are buying. Sometimes merchandise in need of repair must be sent directly to the manufacturer who may be located in a distant city or another country.

RATING YOURSELF ON LEISURE ACTIVITIES

Check the correct box or boxes to complete each statement.

1. Over the last few years the time one has for recreation
   - ☐ a. has increased
   - ☐ b. has shortened
   - ☐ c. has remained the same
   - ☐ d. is increasing
2. Sports and outdoor activities are usually enjoyed by
   - ☐ a. women
   - ☐ b. senior citizens
   - ☐ c. active persons
   - ☐ d. parents
3. Using community resources for recreation purposes can
   - ☐ a. save money
   - ☐ b. foster community relations
   - ☐ c. substitute for fun
   - ☐ d. influence your neighbors
4. The cost of sporting equipment can be cut by
   - ☐ a. buying new models
   - ☐ b. assembling a unit yourself
   - ☐ c. changing the type of sport you engage in
   - ☐ d. selecting what a friend owns
5. Recreation equipment costs can be cut when you
   - ☐ a. buy a lot of expensive equipment
   - ☐ b. select the newest equipment
   - ☐ c. repair what you already have
   - ☐ d. substitute less expensive activities for more expensive ones

Mark each statement True or False.

	True	False
1. Camping requires so much work it really isn't much fun.	☐	☐
2. Newspapers are good sources of recreational activities.	☐	☐
3. Most people enjoy all forms of recreation.	☐	☐
4. The company who sells you the sports equipment is expected to repair it also.	☐	☐
5. Swapping and trading are ways of cutting equipment costs.	☐	☐

Write answers to the following questions.

1. List four things you would look for in a piece of sports equipment.

   1. ______________________ 3. ______________________

   2. ______________________ 4. ______________________

2. What two things would you consider before selecting a recreational activity?

   1. ____

   2. ____

3. What are two low-cost recreational activities?

   1. ____

   2. ____

9

INVESTIGATING CONSUMER PROTECTION AND REDRESS[+]

Applying buying skills is one part of consumer responsibility. Speaking up and seeking redress when something is wrong is also part of exercising consumers' rights.

Chapter Highlights

- The Consumer Bill of Rights
- Knowing the Law
- Knowing Which Other Consumer Services are Available
- Understanding Your Role as a Consumer
- Knowing How to Obtain Satisfaction

THE CONSUMER BILL OF RIGHTS+

1. The right to safety
2. The right to be informed
3. The right to choose
4. The right to be heard
5. The right to redress

KNOWING THE LAW

Alert consumers take the slogan "Let the buyer beware" very seriously. They know they must be alert whenever they exchange their time and money for products or services. Being aware of consumer protection laws and taking action when violations occur is an important part of consumerism+.

There are three points in the buying process at which consumers can protect their interests:

1. Before the sale
2. At the time of the sale
3. After the sale

Informed shoppers protect themselves by gathering product information and checking on the seller's reliability before deciding to make a purchase. Other protection is provided by regulations that cover the consumer at the time the sale takes place.

- Name one way in which your interests are protected after you have bought a product.

Example: The Federal Consumer Product Safety Commission will investigate a complaint about an unsafe bicycle

Consumer protection laws exist at all levels of government--federal, state, and local. Because of the diversity of subjects covered, different agencies are assigned to protect specific areas. The following list will give you some idea of who is responsible for enforcing the regulations.

Name of Agency	Areas of Interest
Food and Drug Administration (FDA)	Food, drug, and cosmetic safety; nutritional labeling.
Federal Trade Commission (FTC)	Deceptive advertising, fraud, unfair credit and practices, billing, mail order sales.
Consumer Product Safety Commission (CPSC)	Safety hazards.

Name of Agency	Areas of Interest
U.S. Department of Agriculture (USDA)	Inspection and grading of meat, poultry, and fish.
Interstate Commerce Commission (ICC)	Movers, railroads.

- To help you find the agency you need, the Department of Consumer Affairs can give you guidance. Look up the phone number of the local Department of Consumer Affairs and write it here:

  Consumer Complaint Number ______________________________

- Since the Department of Consumer Affairs has the power to license businesses, what action can it take if violations against a company exist? ______________________________

  ____

- If you see the Department of Consumer Affairs license displayed when you purchase goods or services, does this make you believe that the firm is reliable?

  Yes ___ No ___

  Explain your answer.

  ____

  ____

  ____

- Arrange the order of the following list of steps to show how you would proceed in making a complaint about goods you purchased.

☐ 1. Write a letter to the manufacturer.

☐ 2. Find out if the store has a customer relations department. Contact the department.

☐ 3. Call the store on the phone. Ask for the person in charge of the department and keep a record of the person's name and the date of the conversation.

☐ 4. Contact the Department of Consumer Affairs.

☐ 5. Write a letter to the president of the manufacturing company. (You can get the name from the library.)

☐ 6. Go back to the store with the item and the receipt and ask to speak to the person in charge.

If, after exhausting all the alternatives, you still cannot obtain satisfaction, you have the right to take the matter to the small claims court^{+}.

- Look up the address and phone number of your local small claims court under "New York - Civil Courts."

  Write the information here ______________________________

- How would you find out how to go about filing a claim?

____

____

KNOWING WHICH OTHER CONSUMER SERVICES ARE AVAILABLE

Consumer services are also provided by private business organizations. The Better Business Bureau is well known for its ability to investigate complaints and supply information about complaints made against a specific company. Some industries have set up their own policing agencies.

- How would you find out if there is a consumer service for the furniture industry?

____

Consumer advocates can also be of service to the consumer with a problem. Consumer organizations, the local radio station, and the newspaper are some places where help might be available.

- Can you think of other sources of help? List them here.

____

____

The disabled consumer can be victimized because information regarding special goods and services is not well publicized. This consumer should be aware that the information is available, and learns how to find and use it. The Office for Handicapped Individuals (OHI) is a Federal agency which supplies information to individuals and also finances special programs to serve handicapped individuals.

- Using the telephone directory, look up the phone number and address of the OHI Regional Office.

Phone number ______________ Address ______________________________

Other consumer services are provided by organizations which test products and report their findings. One organization is Consumers' Union which publishes Consumer Reports, a monthly magazine which can be purchased at newsstands. Another organization, the Consumers' Federation of America, also promotes consumer interests.

- Do you know of any other consumer organizations?

____

____

UNDERSTANDING YOUR ROLE AS A CONSUMER

You play many roles in life. At present, you may be a student, tenant, user of public transportation, a medical patient, user of credit, or recipient of social services. You also buy food, receive mail, watch television, go to the movies, bring your clothes to the cleaners, buy medicine, and borrow books from the library.

- Do you consider yourself a consumer in all the above roles? Yes ____ No ____
- List those roles in which you do not believe you are a consumer. Explain why.

____

____

____

- Check those items which you consider to be the consumer's responsibility when making a purchase.

Finding out the store's policy with regard to exchanges and returns. ☐

Sending the warranty card (if there is one) to the manufacturer. ☐

Reading the instructions on the care label. ☐

Saving the receipt. ☐

Obtaining guarantees and promises in writing and signed officially. ☐

- If you have not checked any item, state the reason.

____

- If you wash a jacket with a "dry clean only" care label and it shrinks, do you have a legitimate complaint? Yes_____ No _____

KNOWING HOW TO OBTAIN SATISFACTION

After a purchase is made, the consumer may realize that something is wrong with the purchase, and that time, money, or both may be lost.

- List three examples of what might be wrong with a purchase:

1. ____
2. ____
3. ____

- If you buy an alarm clock and the alarm doesn't work, are you "stuck" with it? Yes ____ No ____

- If you buy a television set on installments, get it home, and discover that it does not work properly, can you stop the payments? Yes ____ No ____
- If you order furniture and after one month it has not been delivered, do you have the right to complain? Yes ____ No ____
- If you sign a contract to buy a set of books from a door-to-door salesman and you realize after he leaves that you made a mistake, can you get out of the contract? Yes ____ No ____
- If you buy an umbrella from a street vendor and it doesn't work properly, does the vendor have to take it back? Yes ____ No ____
- If you buy a perfect diamond engagement ring from a jeweler and afterwards learn that it is flawed, is there anything you can do about it? Yes ___ No ____
- What should you have done before buying the ring?

  ____

- The refrigerator you bought from an appliance store ten blocks from home does not keep food cold. The seller agrees to fix it if you get it back to him. Do you have to take it to the store to get it repaired? Yes ____ No ____
- Read the booklet called Warranties: There Ought to be a Law. Using information in the booklet, choose one of the deceptive trade practices listed below and describe an experience you or someone you know has had.

☐ Short-weighting+

☐ Bait and switch+

☐ False advertising

☐ Failure to live up to the warranty

☐ Mislabeled packages

☐ Failure to receive mail-order merchandise within thirty days

☐ Other

1. Write a brief account of the incident. Include answers to the next questions.
2. How was the matter settled?
3. Would you do anything differently now?
4. How do you feel about speaking up for your rights?

> It is better to protect yourself beforehand than to seek redress after the wrong has been committed. Your best security lies in using your consumer skills before you make the decision to buy.

Protecting the Rights of the Disabled Consumer

Many disabled persons are unaware that consumer protection rights apply to them when they purchase special devices, such as wheel chairs, false teeth, or hearing aids. Much valuable information concerning consumer rights and consumer action is provided in a book called Access, the Guide to a Better Life for Disabled Americans by Dr. Lilly Bruck. Look for it in your school or local library. It contains consumer education material for all persons, but is particularly helpful for those seeking information about the disabled.

Buying Consumer Services

Buying services means you pay for work to meet your needs.

A service provider is a person who performs a service.

- List examples of service you paid for recently.

  Example: Bicycle repair ________ ________

  ________ ________

- Consumer problems related to buying services arise for many reasons. Check one or more problems you or someone you know experienced with services purchased:

  Person did not do a good job. ________
  Price was raised before job was completed. ________
  Provider did not follow your directions. ________
  Serviceman did not finish job on time. ________
  Item needed additional repair after job was done. ________
  Work done was not guaranteed. ________

- If you are dissatisfied and have a problem, how do you get satisfaction? List the steps to follow, using some of the helpers listed in the box.

Helpers

Better Business Bureau
Trade union or professional organization
State Attorney General
Local consumer agency for licensing
Legal Aid
Small Claims Court

1. Call the service person and discuss your complaint.
2. ________
3. ________
4. ________

- How can you make sure you are using a reliable service person before you buy the service?

  ____

  ____

The Danger of Fraud

The educated consumer is always alert to the possibility of becoming a victim of fraudulent schemes.

Beware of consumer frauds such as:

- Chain referrals or pyramid+ sales
- Bait and switch as part of the low-price trap
- Fake contests
- Self-improvement frauds
- Get-rich-quick business tricks
- Work-at-home fakes
- Medical frauds

RATING YOUR CONSUMER INFORMATION, PROTECTION, AND REDRESS KNOWLEDGE

Draw a line to connect the government consumer protection agency and its area of concern:

Examples: False advertising	
1. Telephone rates	Federal Communications Commission
2. Warranties and guarantees	Post Office Department
3. Nutritional labeling on packages	Federal Trade Commission
4. Mail-order fraud	Food and Drug Administration

Before leaving your television set for repair, ask the repair person these questions:

5. ____________________

6. ____________________

7. To learn more about products which are tested and to obtain general consumer information, a wise consumer can read ____________ Magazine.

8. The best protection for a consumer is:

____

____

9. A consumer who buys from a door-to-door salesperson has a ____________ day cooling-off period to change his/her mind.

10. Are you entitled to a refund if a sign posted at the cash register says, "No refunds?"

Yes____ No ____

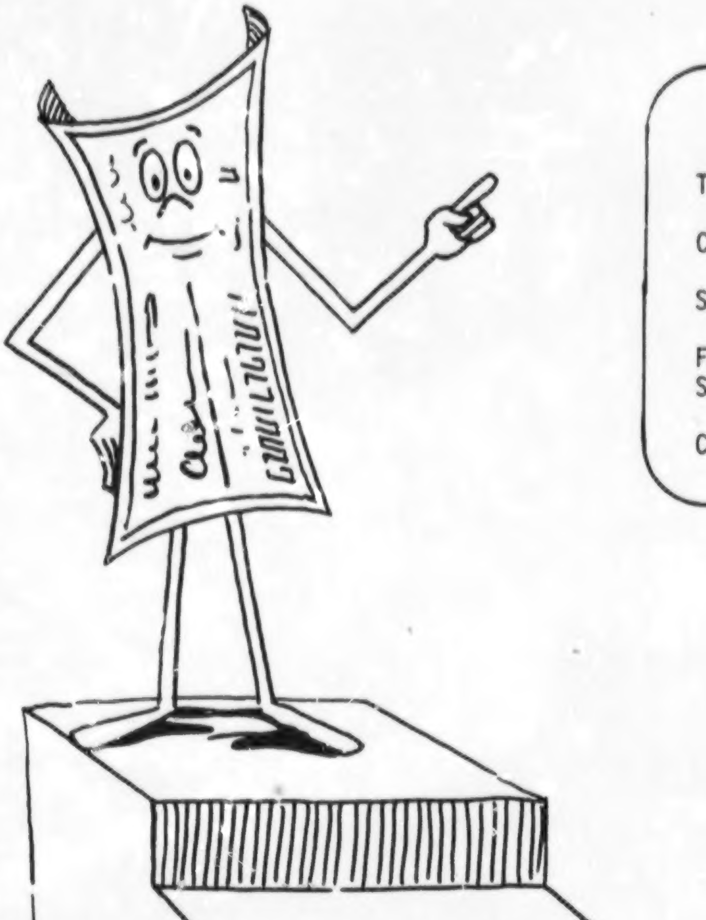
10

PLANNING FOR THE FUTURE

The wise consumer understands that job and lifestyle choices affect total lifetime earnings. Personal satisfaction and financial independence can be achieved by carefully planning short-term and long-term goals.

Chapter Highlights

- Taking Charge of Your Life
- Choosing Directions
- Seeking a Job
- Finding Ways to Acquire Additional Skills and Training
- Combining Homemaking and a Career



TAKING CHARGE OF YOUR LIFE

You have begun to look at the alternatives for jobs, careers, and family life. Sometimes obstacles stand in your way, preventing you from making the choices you wish to make.

- From your experience, name some of the obstacles which you believe hold you back in your freedom to make these choices.

____

____

____

____

____

- From the following list, check the items which might help you overcome some of these obstacles.

More education ___
Better housing ___
Eliminating discrimination based on racism, sexual identity, or disability ___
A job ___
A better appearance ___
Living by yourself ___
A better system of justice ___

Voting ___
Becoming a consumer activist ___
More representative legislators ___
More income ___
More confidence in yourself ___
Communicating more effectively ___
Doing anything you please without worrying about consequences ___

- Name some others ______________________________

The consumer, as an individual, can control some areas of life and change or improve them. The consumer as an activist and/or member of a group can help to bring about social and political change.

> Taking charge of your life means looking realistically at the obstacles you face and beginning to take the first steps to overcome those that you can control.

CHOOSING DIRECTIONS

Your career and your personal life are interdependent^{+}.

- Use this space to write your career goals:

One year from today ______________________________

Five years from today ______________________________

- To whom can you go for help in making career choices?

In school ______________________________
In the community ______________________________
At home ______________________________

- How would you find out about career counseling and training for the disabled?

____

SEEKING A JOB

- Where do you go when you start to look for a job?

1. Example: New York State Employment Service.
2. ______________________________
3. ______________________________

Employment Agencies

Use the phone book.

1. In the white pages, look under "New York State, Manpower Services Division"
2. In the yellow pages, look under "Employment Agencies or Employment Contractors - Temporary Help"

Private employment agencies are helpful, but be cautious. Ask these questions before signing a contract

1. Who pays the fee for getting you the job?
2. If you have to pay the fee, what percentage of your salary goes for the fee?
3. If you are fired or quit shortly after beginning a job, do you still have to pay the full fee?
4. Is this agency licensed by the state?

> Tell your family and friends that you are job-hunting. They may be your best helpers in finding a job.

Want Ads

- Turn to the want ad section of the newspaper. Read and cut out an ad for a job you would like to have. Paste the ad here.
- List the requirements for filling the job: ______________________________

____

- Do you have the skills to meet these requirements? Yes ___ No ___
- If your answer is no, what can you do?

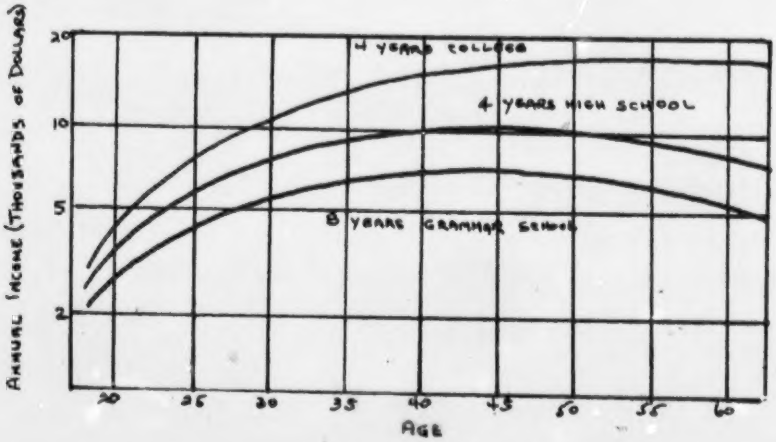
____

____

Investing in yourself means getting more education or training which may help you get the better paying and more interesting job. The trained worker generally earns more than the untrained worker.

- Study the chart and table given here.*

Chart



Table

LEVEL OF EDUCATION	AVERAGE LIFETIME EARNINGS
8 years of grammar school	$1,241,361
4 years of high school	1,574,280
4 years of college	1,800,413

- Learn about average lifetime earnings from the chart and table. Then answer these questions:

1. What is the dollar difference in lifetime earnings between those who have eight years of grammar school and those you have four years of college? $__________. Between those with four years of high school and four years of college? $______.

---

*Roger LeRoy Miller, Economic Issues for Consumers, second edition (St. Paul: West Publishing Co., 1978), p. 104.

● 2. What salary can you expect to earn at age forty with four years of high school? $__________. With four years of college? $__________.

● 3. What else do you learn from looking at the chart and table above?

____

____

> Investing in yourself will cost you time, money, and the earnings you may have to give up in order to get more education and training. A wise career consumer tries to get the most value for training time and dollars.

FINDING WAYS TO ACQUIRE ADDITIONAL SKILLS AND TRAINING

Listed below are various places to acquire skills and training.

Adult career and occupational training programs offered by the New York City Board of Education
Two-year colleges - public or private
Four-year colleges
Private vocational or trade schools
On-the-job or apprenticeship training programs
Home study courses
Local community adult education programs
The armed services

> Limited resources should not keep you from obtaining higher education or developing your skills. There are many sources of financial aid available, either as loans or outright grants.

Sources of Information Regarding Financial Aid

● Fill in the appropriate names and/or titles of the people responsible for helping you.

	Names and/or Titles of Resource Personnel
School guidance office	
State Department of Education	
Congressional representatives	
The public library	
Banks	

Buying Career Training

Use your consumer skills to find the best place to spend your money for education and training.

- Match the skills in the first column with the actions in the second column.

Skills

1. Exploring resources (d)
2. Getting information ( )
3. Comparison shopping ( )
4. Decision making ( )

Actions

(a) Go to the library to look at catalogues

(b) Visit several schools

(c) Write or call the Federal Trade Commission (FTC) or the Better Business Bureau to find out if any complaints have been made about a particular school

(d) Check with your family to see how much money is available for tuition and living expenses.

Exploring Resources

- Answer the following questions:

What field do you wish to enter? ____________________
Do you have the necessary entry skills? Yes ___ No ___
If not, what training do you need? ____________________
What schooling? ____________________
If you need more schooling, what kind of school offers the training you need?
____
Can you afford to pay tuition? Yes ___ No ___
Have you explored sources of financial help? Yes___ No___

Getting Information

- List some places where you can obtain names of schools offering the courses you need.

____

____

____

Comparison Shopping

- List advantages and disadvantages of the schools you are investigating.

	Advantages	Disadvantages
School #1	____________________	____________________
	____________________	____________________
	____________________	____________________
School #2	____________________	____________________
	____________________	____________________
	____________________	____________________

Decision Making

- Which school would you select? ____________________

  Why? ____________________

Beware of schools that:

Don't answer your questions.
Don't refund your money if you don't finish the course.
Don't get jobs for their students.

> Even though you choose to be a full-time homemaker, planning for the future should include learning a skill or trade. You then will have the ability to earn money whenever the need arises.

COMBINING HOMEMAKING AND A CAREER

No matter what lifestyle you choose, most of you will be workers and homemakers, most often combining the two. Taking charge of your home life means less pressure and more leisure. Mastering some basic homemaking skills, using time- and energy-saving equipment, and planning ahead are some of the ways in which this can be accomplished.

- List three places where you can learn cooking techniques:

1. ____________________
2. ____________________
3. ____________________

- List five time and energy savers for use in the home:

1. ______________________
2. ______________________
3. ______________________
4. ______________________
5. ______________________

As a student/worker, you also have home responsibilities. Some tasks such as meal preparation and child care must be carried out daily. Others, such as laundry and dusting, can be left to times convenient for you. Spreading the workload over the week and having all members of the household share it, make it possible for family members to work outside the home without putting undue pressure on any one person.

- Describe how you combine your work and home routines. Select a day in your life. From the task list below, note on the chart provided the chores carried out and who did them. Be sure to account for the entire day and evening, including school and work time.

Task List

Meal planning
Food shopping
Cooking meals
Cleaning up after meals
Caring for children
Doing laundry
Cleaning the house
Vacuuming
Scrubbing the floors
Tidying the house
Removing the garbage
Paying bills
Furnishing and Decorating the house
Maintaining and repairing household furnishings
Mending
Taking clothes to dry cleaner
Entertaining guests
Watering plants

Time	Task	Person Responsible
7:00 a.m.		
12 Noon		
3:00 p.m.		
5:00 p.m.		

Time	Task	Person Responsible
7:30 p.m.	____________________	____________________
	____________________	____________________
	____________________	____________________

- Answer the following questions:

Do you share household tasks Yes ____ No ____

Are you able to perform them well? Yes ____ No ____

Do you do everything yourself? Yes ____ No ____

Do you "put off" work until it is too late to do it? Yes ____ No ____

Do you budget your time so that your home responsibilities do not conflict with other activities? Yes ____ No ____

- What did you learn about yourself from the foregoing exercises? ____________

____

____

____

____

____

____

RATING YOURSELF ON PLANNING FOR THE FUTURE

1. Before signing to use a private employment agency, ask ______________________________
____

2. ______________________________________ is a good place to find college catalogues.

3. To protect yourself before enrolling in a private vocational school, check with
____

4. In a job want ad, the following abbreviation, "two yrs exp." means ______________
____

5. ______________________________________ is a government employment agency.

6. The best place to go for career information and advice in school is ______________
____

Answer True or False.

	True	False
7. Learning to combine wage earning and homemaking is important for student workers.	☐	☐
8. Investing in yourself means putting money in the bank.	☐	☐
9. Getting a high school diploma can help you earn more over your lifetime.	☐	☐
10. Before signing a private vocational school contract, ask if they get jobs for students.	☐	☐

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GLOSSARY

Access--free to enter. Elimination of physical and communicaton barriers

Additives--chemicals, seasonings, and preservatives added to food during processing.

Agent, Real Estate--See Broker, Real Estate

Alterations--changes to make an item different without changing it to something else, i.e. changes which a tailor makes in clothing to make it fit better

Amphetamine--a drug which acts as a stimulant

Authorized service repair center--a repair shop which the manufacturer names as the place to take a defective product for repair

Backpack--travel through the countryside carrying cooking, sleeping and other necessary equipment on your back

Bait and switch--a misleading business practice that offers a seemingly good deal but is a trick to get the consumer to purchase higher priced merchandise

Balanced diet--a meal plan providing various foods in sufficient amounts to meet the energy needs of the body

Bank statement--the record of your monthly deposits and withdrawals sent to the depositor by the bank

Basic 4--the essentials of a good diet. A daily eating plan which includes the selection of food from each of the following four categories: milk, meat, fruits and vegetables, and grain

Brand name--a product widely distributed and sold in many different kinds of stores

Breadwinner--one whose earnings support the household

Broker, Real Estate--a person licensed by the state who is paid for finding an apartment or home

Budget--a plan for spending a set sum of money on one or more purposes

Buying process--a series of steps leading to a purchase. This may consist of:
1. determining the need
2. checking resources
3. comparison shopping
4. making a decision

Calories--units of measure of the energy or heat given off when food is burned by the body

Collateral--property of value that backs up a loan. If the loan is not repaid, the ownership of the property is transferred to the creditor

Comparison shopping--shopping in several stores to compare the price and quality of one or more items to be bought

Compound interest--the addition of earned interest to the money on deposit at the bank. If the interest rate is 5% and the amount of money on deposit is $100, 5% is added making the new amount $105. If the money is not withdrawn, the following year 5% will be added to $105, making the total $110.25

Consumer--a purchaser and user of products and services

Consumer Bill of Rights--official recognition of consumers' rights. They consist of the following:
1. The right to safety
2. The right to be informed
3. The right to choose
4. The right to be heard
5. The right to redress

Consumer Choices--comparing alternatives in order to make a decision

Consumer Rights--see Consumer Bill of Rights

Consumerism--the movement to organize consumers to protect themselves against unfair business practices, unsafe products, and false advertising

Contract--a binding agreement between two or more parties, listing terms and conditions of the contract

Convenience Foods--foods partially cooked or otherwise prepared by the manufacturer

Culture Bus--a special bus costing $1.00 per ticket which picks up and discharges passengers at museums and other places of cultural educational interests

Deductions--money taken out of your paycheck for social security, city, state, and federal taxes, and other reasons

Disabled--a person affected by a disability. See Disability

Disability--a physical, mental, or emotional impairment that interferes with major tasks of daily living

Drowsiness--sleepiness

Durability--ability to last, endurance

Endorsement--the act of signing a check on the back to obtain the cash represented on the face

Evict--legally force someone to move from a rented house or apartment

FDIC--Federal Deposit Insurance Corporation--the insurance system protecting money placed in bank savings accounts

FICA--Federal Insurance Contribution Act-same as Social Security

Finance Charge--cost of credit charges

Fixed Expenses--expenses that remain the same, such as the cost of rent

Food Stamps--coupons that can be used like money to buy food at grocery stores

Fringe Benefit--an employment benefit (as a pension, paid holiday or health insurance) granted to an employee without affecting basic wage rates

Generic Name--the chemical or scientific name of a product as different from a brand name

Gross Earnings--see Gross Income

Gross Income--salary earned before deductions are taken out

Hang Tag--the label attached to a garment which contains information regarding fabric content, care instructions, etc.

Health Foods--or "natural" food, foods supposedly grown and processed without chemicals

Impulse Buying--unplanned, spur-of-the-moment purchasing based on advertising displays or sales

Inflation--an increase in prices or a decrease in the value of money

Insurance (Health)--offers payment for medical expenses

Insurance (Industrial Life)--a form of life insurance. Payments are usually made in small, weekly amounts

Insurance (Liability)--type of insurance that covers the cost of damages for which you may be responsible

Interdependent--dependent on each other

Interest--money paid for the use of money

Interest rate--percentage used to figure a finance charge

Inventory--an itemized list such as clothing, food on hand, etc.

Label--an identifying tag attached to a product

Lay-away plan--a method of reserving an article by paying a deposit and completing payment upon delivery

Lease--a signed agreement between landlord and tenant stating the conditions under which an apartment is rented

Leisure--rest; free time when you are not working or taking care of your needs

Marketplace--the place of interaction between buyers and sellers

Media--forms of channels of communication such as T.V., newspapers, etc.

Income (net)--the amount of money you have left in your pay check after deductions are taken out

Nutrient--a substance in food that nourishes the body

Nutrition--the study of how the body uses food eaten in relation to growth, health, and the quality of life

Nutritional labeling--labels indicating the nutritional content of food

Open dating--dates stamped on food products to indicate freshness

Over-the-Counter drugs--drugs which can be bought without a prescription

Payroll period--beginning and ending dates of the time period for which you are paid

Pharmacist--a druggist

Prescription--a set of instructions written to a druggist by a doctor, regarding the type, quantity, and dosage of a drug to be given to a sick person

Processed foods--foods which have had their character or composition changed before being sold

Pyramid sales--an illegal financial operation which depends upon getting profits not only by investing your funds but by your solicitation of other people to invest their money

Rain check--a ticket given to the consumer when an advertised product is not available. When the check is presented at a later date, the product can be purchased at the advertised price

Recommended Dietary Allowance (RDA)--Federal standards set as a guide for the necessary percentages of nutrients in the daily diet

Redress--satisfaction for wrong; for example, the return of your money for a television set which was broken when you purchased it

Refined grains--grains, such as rice and wheat, which have the outer covering (bran and germ) removed

Resources--available sources to be drawn upon as a means of help or support; skills, ingenuity, ways of coping

Retailer--store owner or employee who sells products to the consumer

Retroactive--effective on a date earlier than the one on which a rule or law begins to operate

Rights (consumer)--see consumer rights

Security--a deposit paid in advance on rented property to cover the cost of repairing damages caused by the renter

Short weighting--a deceptive sales practice which shows a heavier weight than the actual weight and costs the consumer more money

Small Claims Court--a place where the consumer can go for a quick settlement of a claim without a lawyer and where the cost is low

Social Security--a Federal plan providing old-age funds and medical insurance; also provides assistance to the disabled, blind, and needy

Social services--city, state, and federal, and privately sponsored ways of helping people obtain food, rent, clothing, shelter, and other needed goods; paid for either by taxes or money donated by individuals

Star of Good Eating--a dietary plan based on providing essential nutrients

Store brand--a label on a product which has a limited distribution

Stub (paycheck)--that part of your paycheck which you keep, on which the deductions are recorded

T--tablespoon

Tramway--above-ground cable car which carries people to and from Roosevelt Island

Unit pricing--single quantity pricing

USRDA--recommended daily allowances

Utilities--services such as telephone, water, gas, and electricity usually sold by companies which have no competition in an area

Values--a system of likes and dislikes based on the worth of things to an individual

Variable expenses--costs which do not remain the same, such as food and clothing

Venereal disease--a disease usually passed from one person to another through sexual contact

Volume (net)--liquid measure of the contents

W-4 Form--a blank form issued by the Federal government which an employee fills out to provide information on the number of the employee's dependents

Wardrobe inventory--a list of all items of clothing in your wardrobe

Warranty (and guarantee)--a statement of conditions under which the manufacturer promises action if the product fails. Warranty is the correct legal term.

Weight (net)--weight of the dry contents of a package

Withdraw--take out money from a bank account

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